

ESCAPE THE RAT RACE

Learn How
Money Works
and Become
a Rich Kid

A cartoon illustration featuring a mouse and a turtle. The mouse, wearing a black tank top and blue jeans, is standing on a large pile of green banknotes and holding a long wooden stick with a gold ball at the top. The turtle, wearing a yellow tank top and a silver watch, is also on the pile of money, looking up at the mouse. The background is a solid purple color.

Robert Kiyosaki

Author of bestseller *Rich Dad Poor Dad*

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Some material in this book is adapted from *Rich Dad Poor Dad*. Although based on a true story, certain events in this book have been fictionalized for educational content and impact.

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Best-Selling Books and Games by Robert T. Kiyosaki

BOOKS

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**What the Rich Teach Their Kids About Money –
That the Poor and Middle Class Do Not**

Rich Dad's CASHFLOW Quadrant
Guide to Financial Freedom

Rich Dad's Guide to Investing

What the Rich Invest In That the Poor and Middle Class Do Not

Rich Dad's Rich Kid Smart Kid

Give Your Child a Financial Head Start

Rich Dad's Retire Young Retire Rich

How to Get Rich and Stay Rich

Rich Dad's Prophecy

**Why the Biggest Stock Market Crash in History Is Still Coming...
And How You Can Prepare Yourself and Profit from It!**

Rich Dad's Success Stories

**Real-Life Success Stories from Real-Life People
Who Followed the Rich Dad Lessons**

Rich Dad's Guide to Becoming Rich

**Without Cutting Up Your Credit Cards
Turn Bad Debt into Good Debt**

Rich Dad's Who Took My Money?
Why Slow Investors Lose and Fast Money Wins!

Rich Dad Poor Dad for Teens
The Secrets About Money – That You Don't Learn in School!

Rich Dad's Escape the Rat Race
Learn How Money Works and Become a Rich Kid

Rich Dad's Before You Quit Your Job
Ten Real-Life Lessons Every Entrepreneur Should Know
About Building a Multimillion-Dollar Business

Rich Dad's Increase Your Financial IQ
Get Smarter with Your Money

Conspiracy of the Rich
The 8 New Rules of Money

Unfair Advantage
The Power of Financial Education

GAMES

CASHFLOW® for Kids

CASHFLOW® 101

CASHFLOW® 202

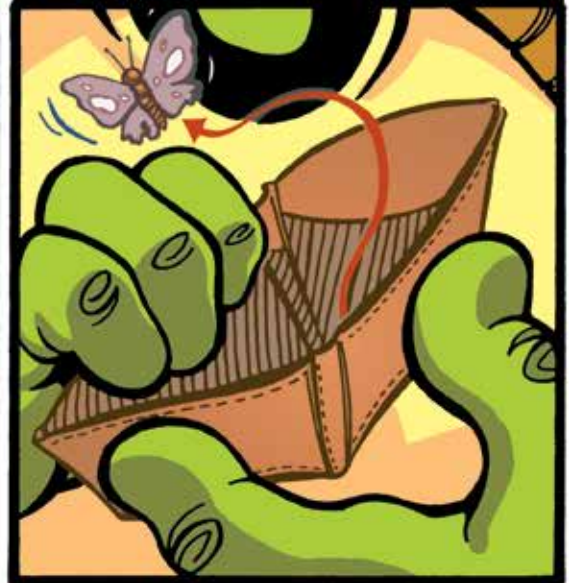
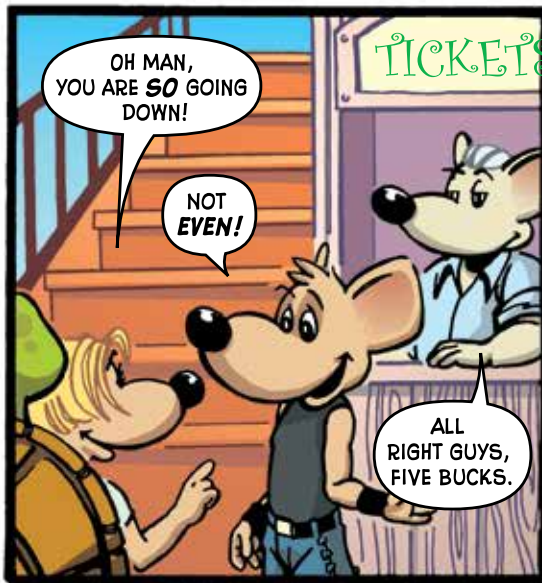
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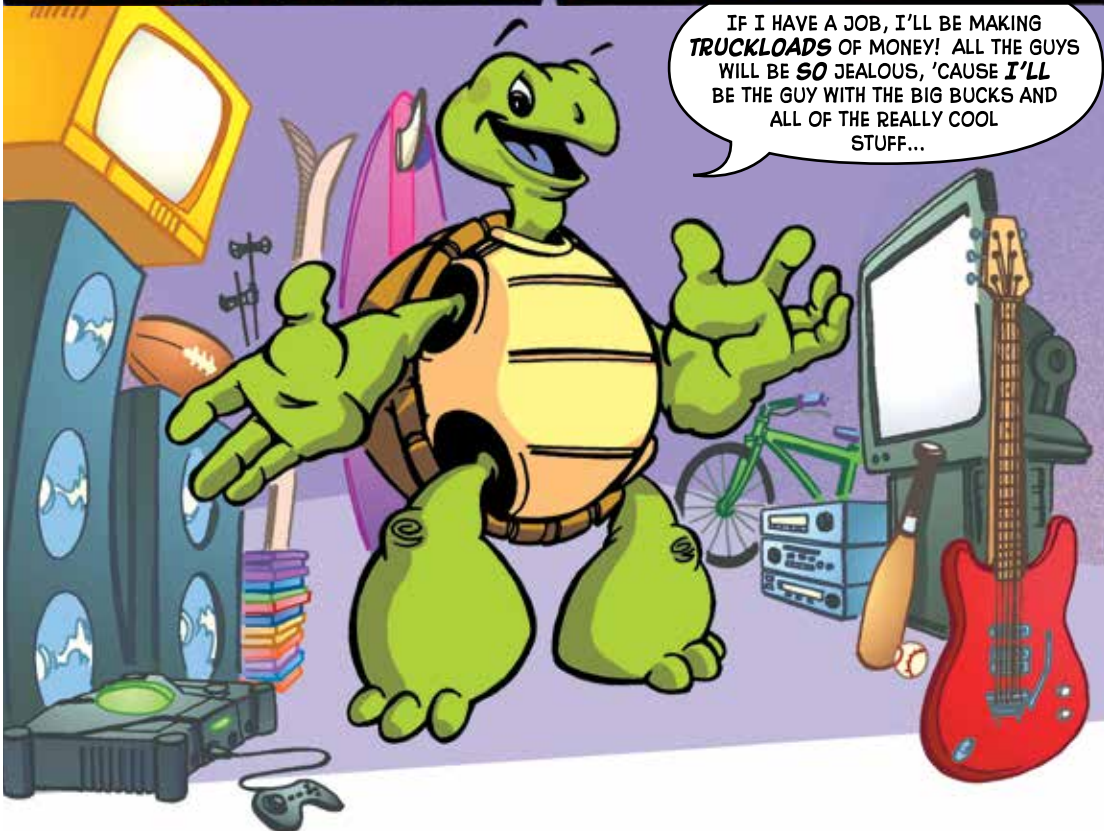
Meet Tina, Tim and Red

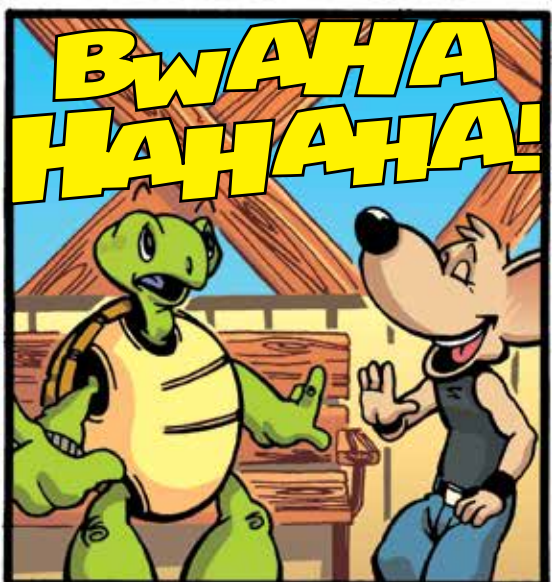
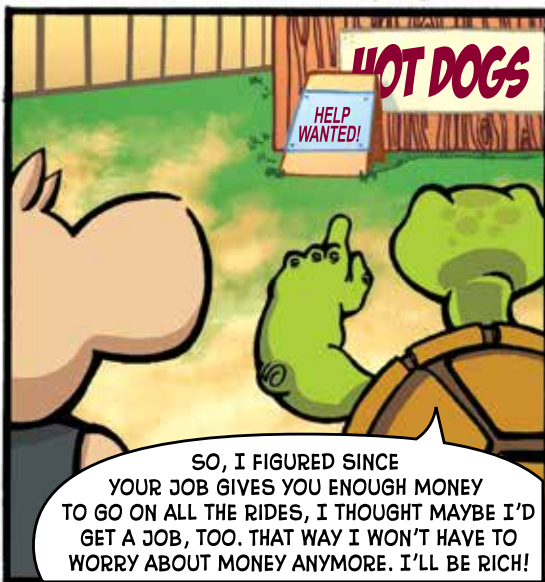


ESCAPE THE RAT RACE











WHA...WHAT'S SO FUNNY?

WAIT-YOU HONESTLY THINK THAT YOU'RE GONNA GET A JOB AND THEN SUDDENLY BECOME RICH?



WELL... YEAH. I MEAN, **YOU'VE** GOT A JOB AND **YOU'RE** ABLE TO GO ON ALL THE RIDES.



YEAH, BUT IT'S NOT MY JOB ALONE THAT MAKES ME MY MONEY.

IT ISN'T?



LOOK, DON'T YOU REMEMBER LAST YEAR WHEN I TOOK THAT SUMMER JOB?



OH YEAH, I DO. YOU WERE TRYING TO BUY THAT BIKE. MAN, YOU WERE EVEN WORKING WEEKENDS.



EXACTLY. I FIGURED IF I GOT THAT SUMMER JOB I'D BE RICH IN NO TIME.

THE PROBLEM WAS, I WORKED ALL SUMMER LONG, BUT NO MATTER HOW HARD I WORKED, I NEVER SEEMED TO HAVE ENOUGH MONEY TO BUY IT--MUCH LESS GET RICH.

A green cartoon dinosaur with a large eye and a wide, toothy grin. A speech bubble above its head contains the text: "BUT, YOU HAVE MONEY NOW... SO, I GUESS YOUR NEW JOB PAYS YOU MORE."

BUT, YOU HAVE MONEY **NOW**... SO, I GUESS YOUR NEW JOB PAYS YOU MORE.

NOPE! SEE, AFTER A SUMMER OF WORKING **REALLY** HARD, I REALIZED THAT WHAT I WAS DOING OBVIOUSLY WASN'T WORKING.

I REALIZED THERE WERE A LOT OF HARD-
WORKING PEOPLE OUT THERE. THEY
WORK LONG HOURS, WEEKENDS AND
A LOT OF THEM GET PAY RAISES.

BUT, AT THE END OF THE DAY, MOST OF THEM STILL COMPLAINED ABOUT NOT HAVING ENOUGH MONEY.

SO, IF WORKING REALLY HARD AT A GOOD JOB ISN'T MAKING ALL OF THEM RICH, WHAT MADE ME THINK IT WAS GONNA MAKE **ME** RICH?

BUT RED, I GOTTA SAY, I DON'T GET IT...IF YOU DON'T GET RICH FROM A JOB, HOW DO YOU GET RICH?

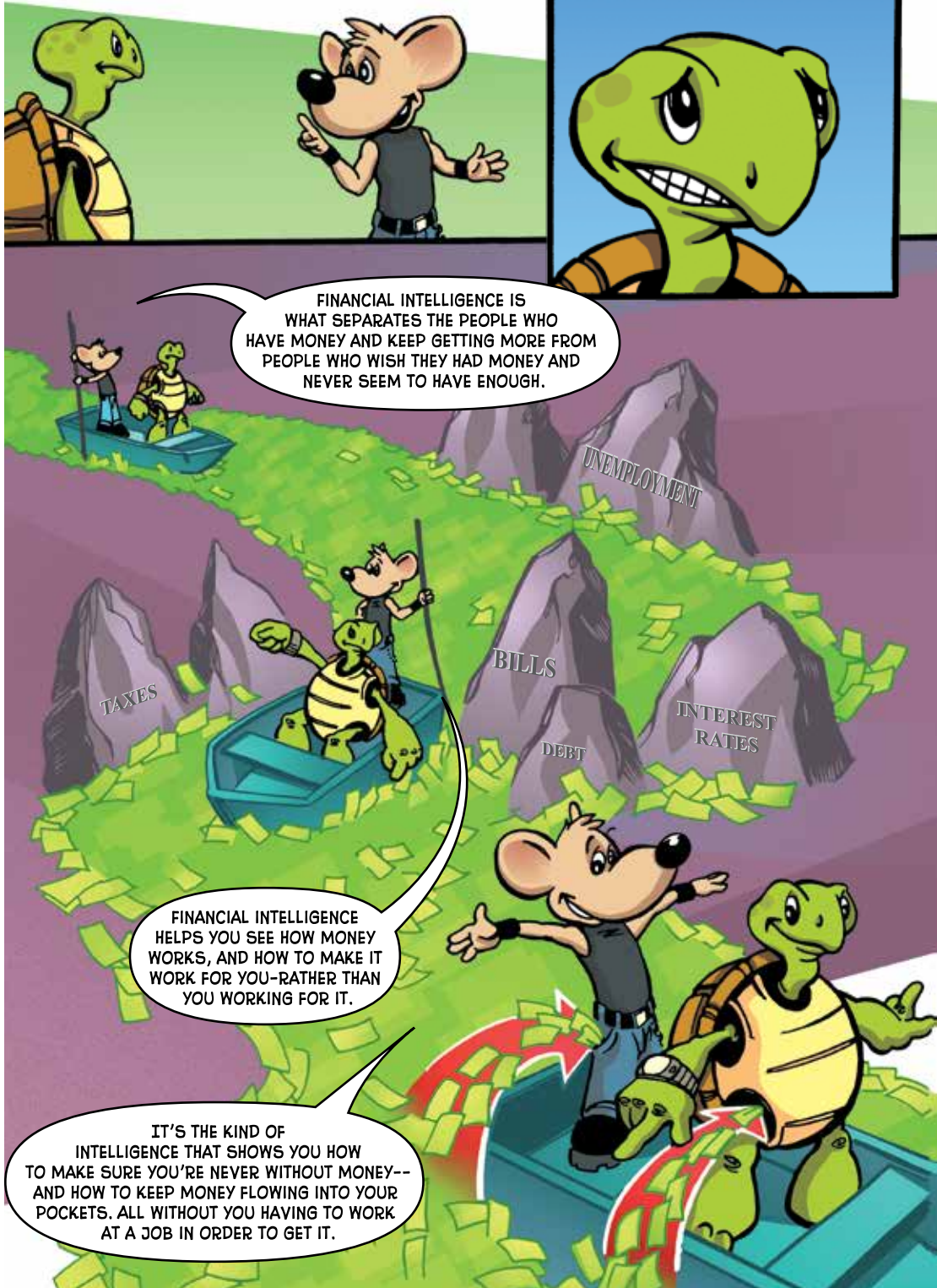
WELL, RATHER THAN JUST ACCEPT THAT I WAS NEVER GOING TO BE RICH, I DECIDED THAT I NEEDED TO LEARN ABOUT MONEY. I NEEDED TO HAVE **FINANCIAL INTELLIGENCE**.

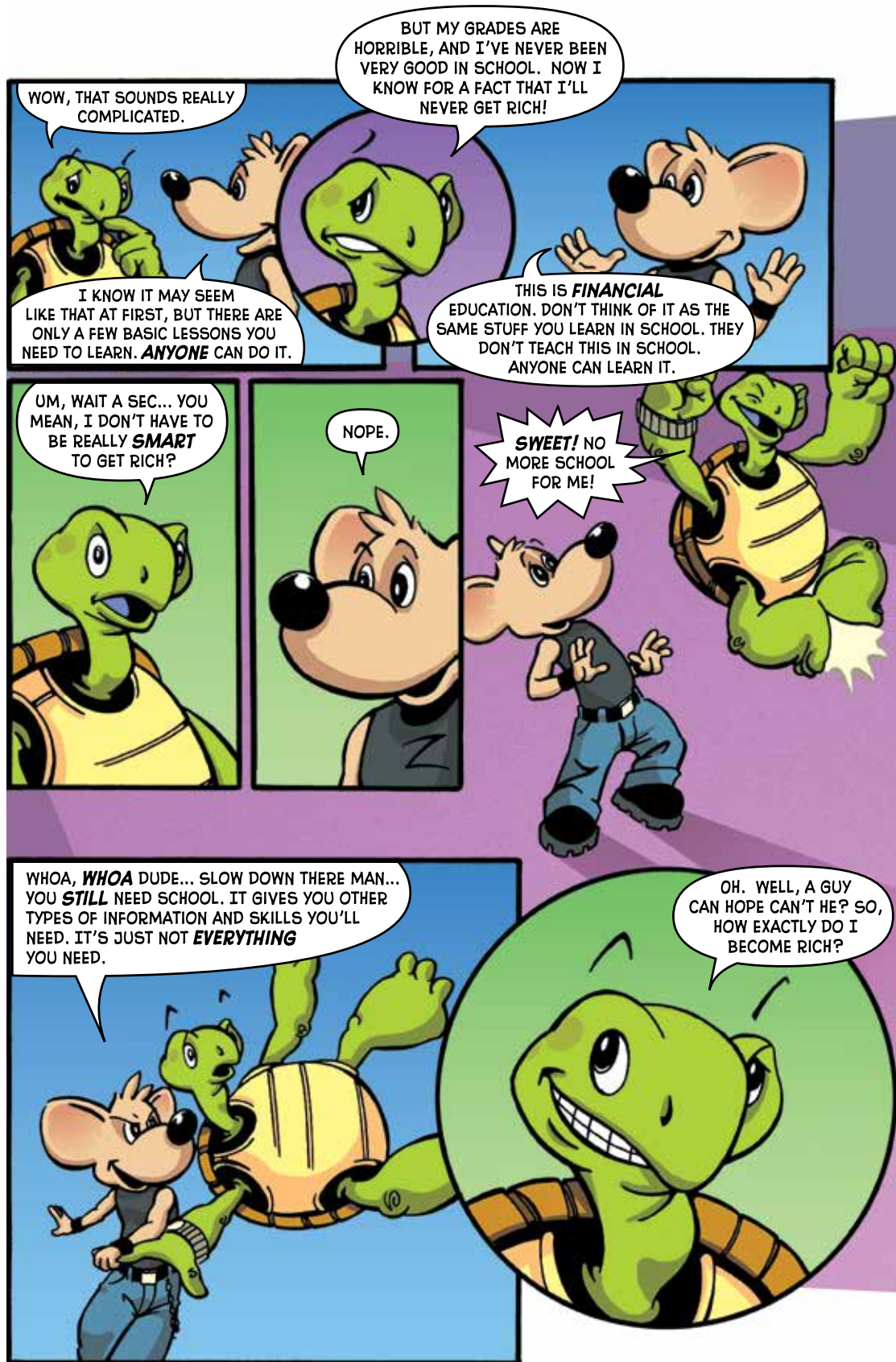
FINANCIAL INTELLIGENCE?

FINANCIAL INTELLIGENCE IS WHAT SEPARATES THE PEOPLE WHO HAVE MONEY AND KEEP GETTING MORE FROM PEOPLE WHO WISH THEY HAD MONEY AND NEVER SEEM TO HAVE ENOUGH.

FINANCIAL INTELLIGENCE HELPS YOU SEE HOW MONEY WORKS, AND HOW TO MAKE IT WORK FOR YOU--RATHER THAN YOU WORKING FOR IT.

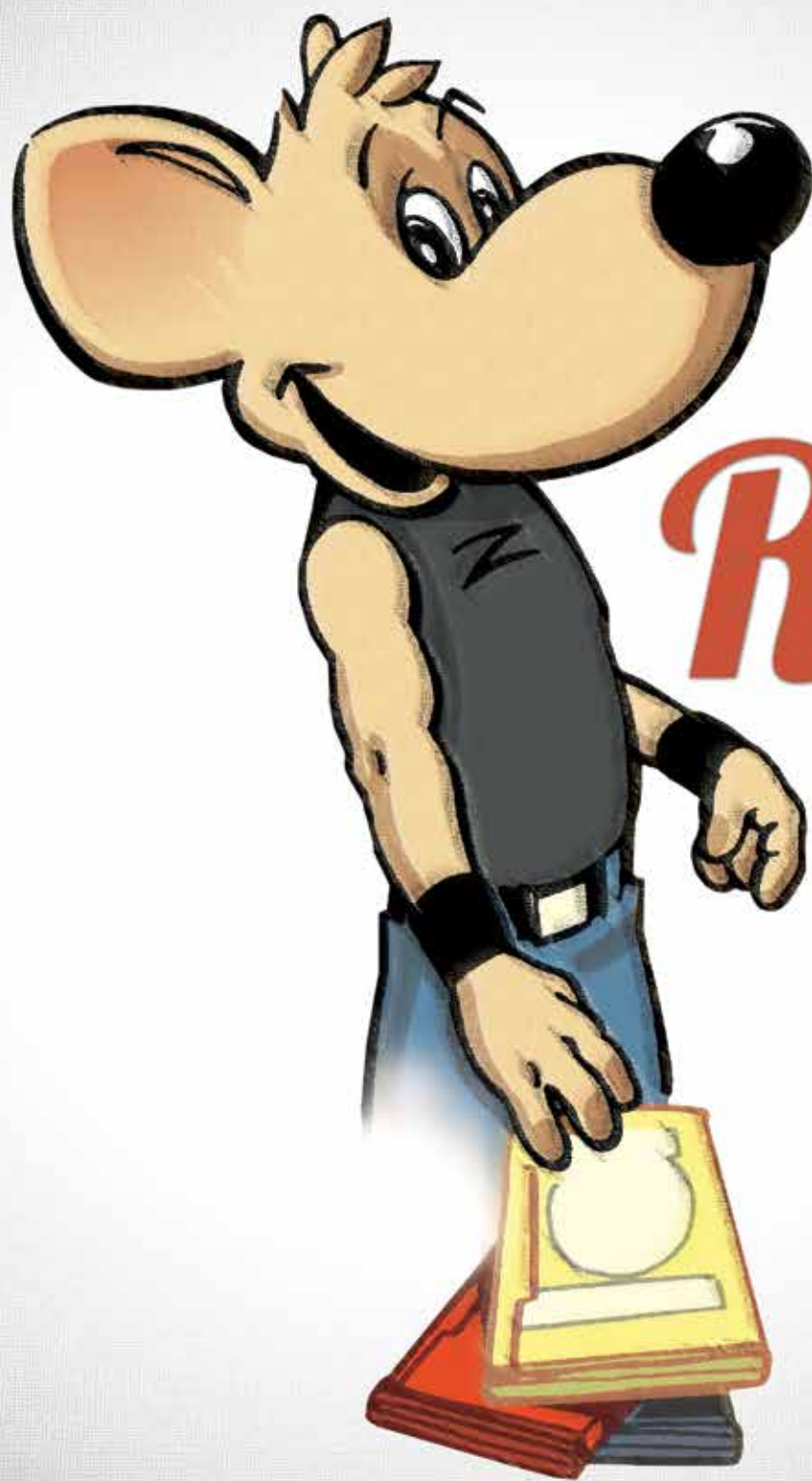
IT'S THE KIND OF INTELLIGENCE THAT SHOWS YOU HOW TO MAKE SURE YOU'RE NEVER WITHOUT MONEY--AND HOW TO KEEP MONEY FLOWING INTO YOUR POCKETS. ALL WITHOUT YOU HAVING TO WORK AT A JOB IN ORDER TO GET IT.





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Robert's Story



Red



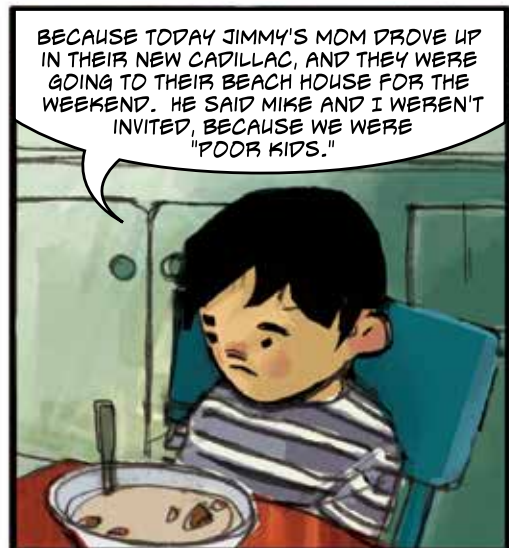
LET ME TELL YOU ABOUT A BOOK I READ CALLED **RICH DAD POOR DAD** BY ROBERT KIYOSAKI. ALTHOUGH ROBERT IS RICH AND FAMOUS NOW, IN 1956, HE WAS JUST ANOTHER KID, TRYING TO FIGURE OUT HOW TO MAKE MONEY TO BUY THE THINGS HE WANTED, LIKE COMIC BOOKS AND ICE CREAM.



DAD, CAN YOU TELL ME HOW TO GET RICH?



WHY DO YOU WANT TO GET RICH, SON?



BECAUSE TODAY JIMMY'S MOM DROVE UP IN THEIR NEW CADILLAC, AND THEY WERE GOING TO THEIR BEACH HOUSE FOR THE WEEKEND. HE SAID MIKE AND I WEREN'T INVITED, BECAUSE WE WERE "POOR KIDS."



ROBERT'S DAD WAS A TEACHER. BUT EVEN THOUGH HE WAS REALLY SMART AND HAD A GOOD JOB, HE DIDN'T HAVE MUCH MONEY.



WELL, SON, IF YOU WANT TO BE RICH, YOU HAVE TO LEARN TO MAKE MONEY.

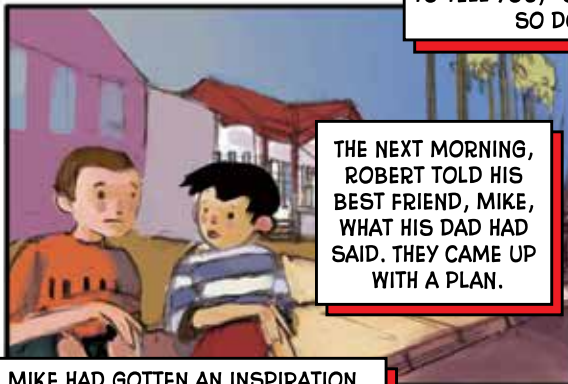


BUT... HOW DO I MAKE MONEY?



WELL, USE YOUR HEAD, SON.

WHICH REALLY MEANT, "THAT'S ALL I'M GOING TO TELL YOU," OR "I DON'T KNOW THE ANSWER, SO DON'T EMBARRASS ME."



THE NEXT MORNING, ROBERT TOLD HIS BEST FRIEND, MIKE, WHAT HIS DAD HAD SAID. THEY CAME UP WITH A PLAN.

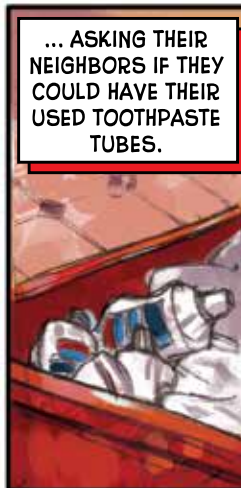
SO THAT SATURDAY MORNING, MIKE BECAME HIS FIRST BUSINESS PARTNER.



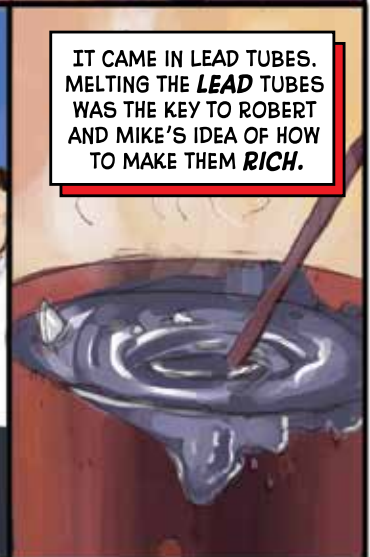
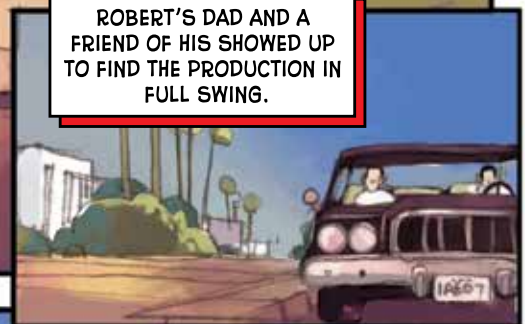
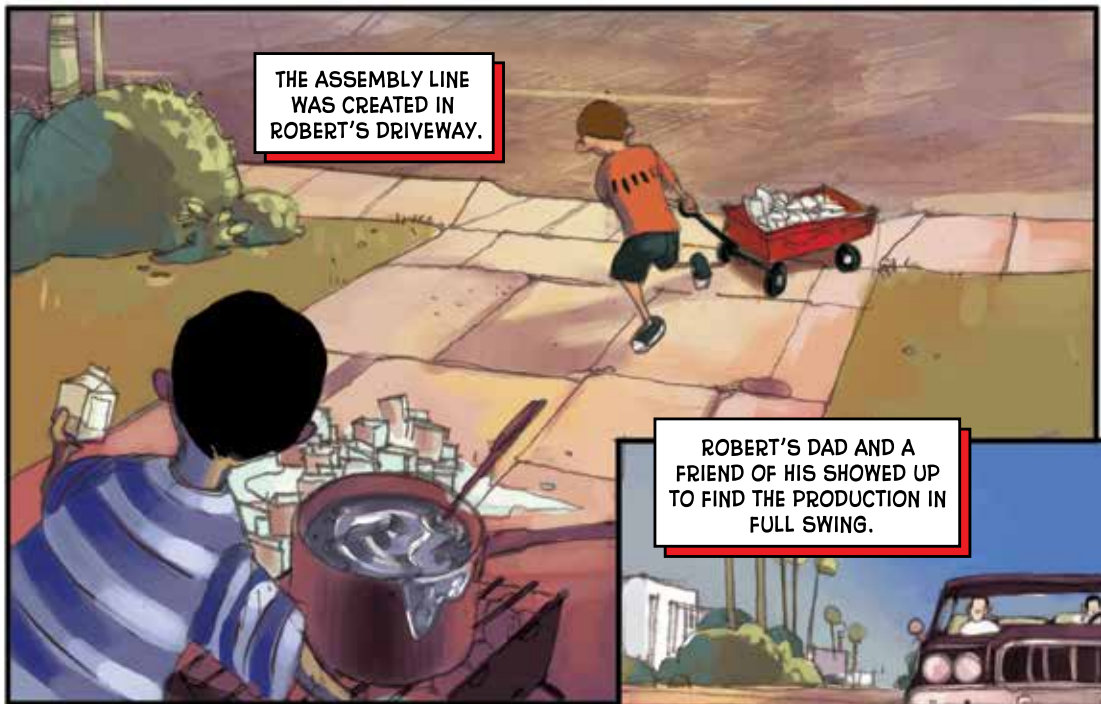
MIKE HAD GOTTEN AN INSPIRATION FROM A BOOK HE HAD READ, SO THEY STARTED A BUSINESS. FOR THE NEXT SEVERAL WEEKS, MIKE AND ROBERT RAN AROUND THEIR NEIGHBORHOOD, KNOCKING ON DOORS...

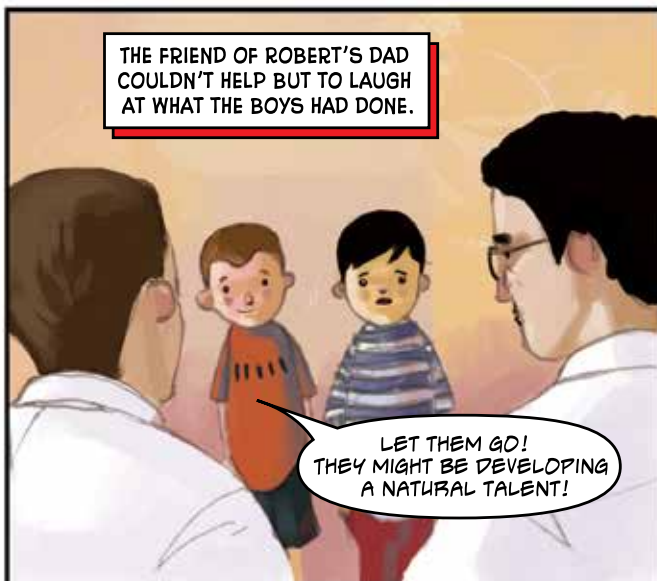
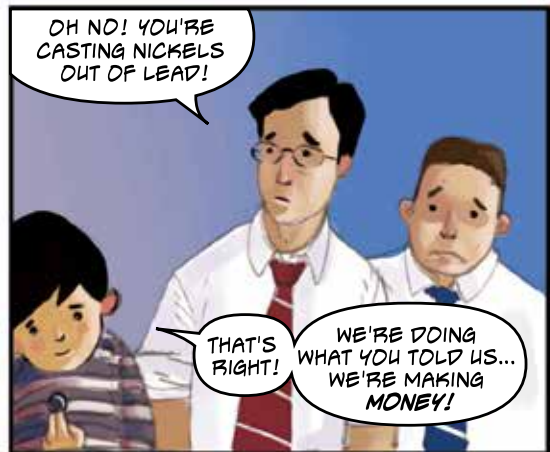
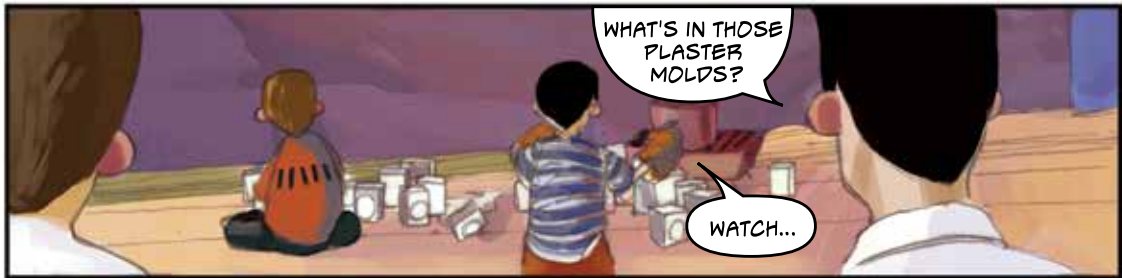


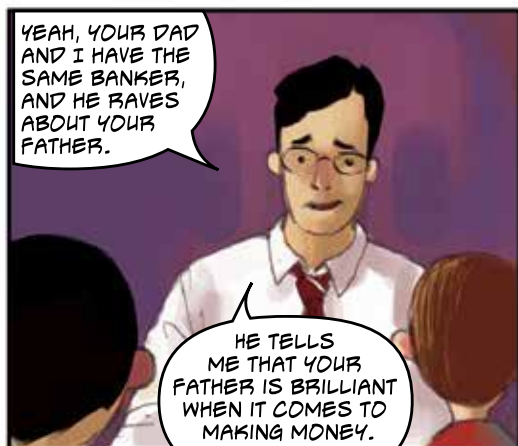
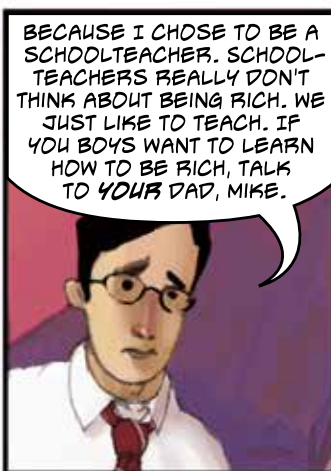
... ASKING THEIR NEIGHBORS IF THEY COULD HAVE THEIR USED TOOTHPASTE TUBES.



SOME ASKED WHAT THEY WERE DOING, BUT ROBERT AND MIKE JUST SAID, "WE CAN'T TELL YOU. IT'S A BUSINESS SECRET."







JIMMY'S DAD WORKS FOR THE SUGAR PLANTATION. HE'S NOT MUCH DIFFERENT FROM ME. HE WORKS FOR A COMPANY, AND I WORK FOR THE GOVERNMENT. THE COMPANY BUYS THE CAR FOR HIM. BUT THE SUGAR COMPANY IS IN FINANCIAL TROUBLE, AND JIMMY'S DAD MAY SOON HAVE NOTHING.



YOUR DAD IS DIFFERENT, MIKE. HE SEEMS TO BE BUILDING AN EMPIRE, AND I SUSPECT IN A FEW YEARS HE WILL BE A VERY RICH MAN.



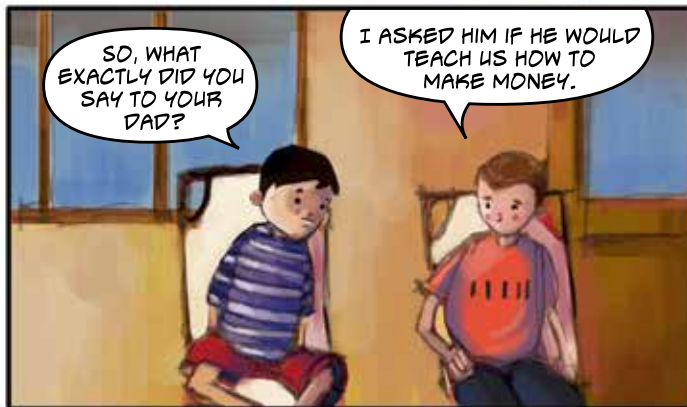
THE THINGS ROBERT'S DAD HAD SAID GOT MIKE AND ROBERT EXCITED AGAIN. AS THEY CLEANED THE MESS, THEY MADE PLANS TO TALK TO MIKE'S DAD THE NEXT SATURDAY.



SO, AT 7:30 ON SATURDAY MORNING, ROBERT CAUGHT THE BUS TO THE POOR SIDE OF TOWN.



C'MON, FOLLOW ME.







THE NEXT SATURDAY MORNING, MIKE AND ROBERT WERE WORKING FOR MRS. MARTIN.

SHE WAS A NICE WOMAN AND SAID THAT MIKE AND ROBERT REMINDED HER OF HER TWO SONS WHO HAD GROWN UP.

SHE WAS A TASK MASTER, THOUGH. THEY SPENT THREE HOURS TAKING CANS OFF THE SHELVES AND BRUSHING EACH CAN TO GET THE DUST OFF. THEN THEY HAD TO RE-STACK THEM NEATLY.



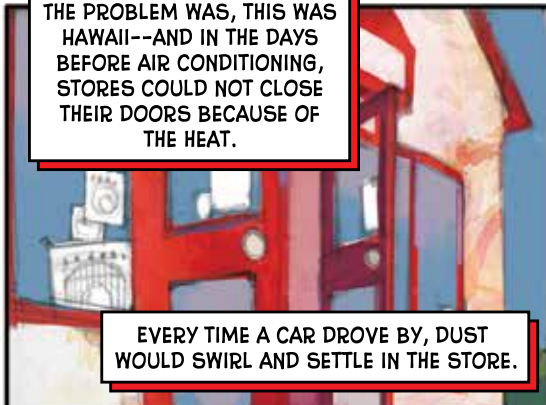
IT WAS EXCRUCIATING, **BORING** WORK.



MIKE'S DAD OWNED NINE OF THESE LITTLE SUPERETTES. THEY WERE LITTLE NEIGHBORHOOD GROCERY STORES WHERE PEOPLE BOUGHT STUFF LIKE MILK AND BREAD.



THE PROBLEM WAS, THIS WAS HAWAII--AND IN THE DAYS BEFORE AIR CONDITIONING, STORES COULD NOT CLOSE THEIR DOORS BECAUSE OF THE HEAT.



EVERY TIME A CAR DROVE BY, DUST WOULD SWIRL AND SETTLE IN THE STORE.

SO THEY HAD A JOB AS LONG AS THERE WAS NO AIR CONDITIONING.



FOR THREE WEEKS, MIKE AND ROBERT WORKED FOR THREE HOURS EACH SATURDAY. BY NOON, WORK WAS OVER, AND MRS. MARTIN DROPPED THREE DIMES IN EACH OF THEIR HANDS.

NOW, EVEN AT THE AGE OF NINE IN THE MID-1950S, 30 CENTS WASN'T TOO EXCITING. COMIC BOOKS COST 10 CENTS BACK THEN, SO ROBERT USUALLY SPENT HIS MONEY ON COMIC BOOKS AND WENT HOME.

FOUR WEEKS LATER, ROBERT WAS READY TO QUIT. HE HAD AGREED TO WORK ONLY BECAUSE HE WANTED TO LEARN TO MAKE MONEY FROM MIKE'S DAD, AND NOW HE FELT LIKE A SLAVE.

ON TOP OF THAT, HE HADN'T SEEN MIKE'S DAD SINCE THAT FIRST SATURDAY.

I'M QUITTING! SCHOOL IS BORING AND NOW I DON'T EVEN HAVE SATURDAYS TO LOOK FORWARD TO.

AND ALL FOR 30 LOUSY CENTS!

WHAT? WHAT IS IT?

DAD SAID THIS WOULD HAPPEN. HE SAID TO MEET WITH HIM WHEN YOU WERE READY TO QUIT.

WHAT?! HE'S BEEN WAITING FOR ME TO GET FED UP?

SORT OF. DAD'S KIND OF DIFFERENT. HE TEACHES DIFFERENTLY FROM YOUR DAD. YOUR MOM AND DAD LECTURE A LOT.

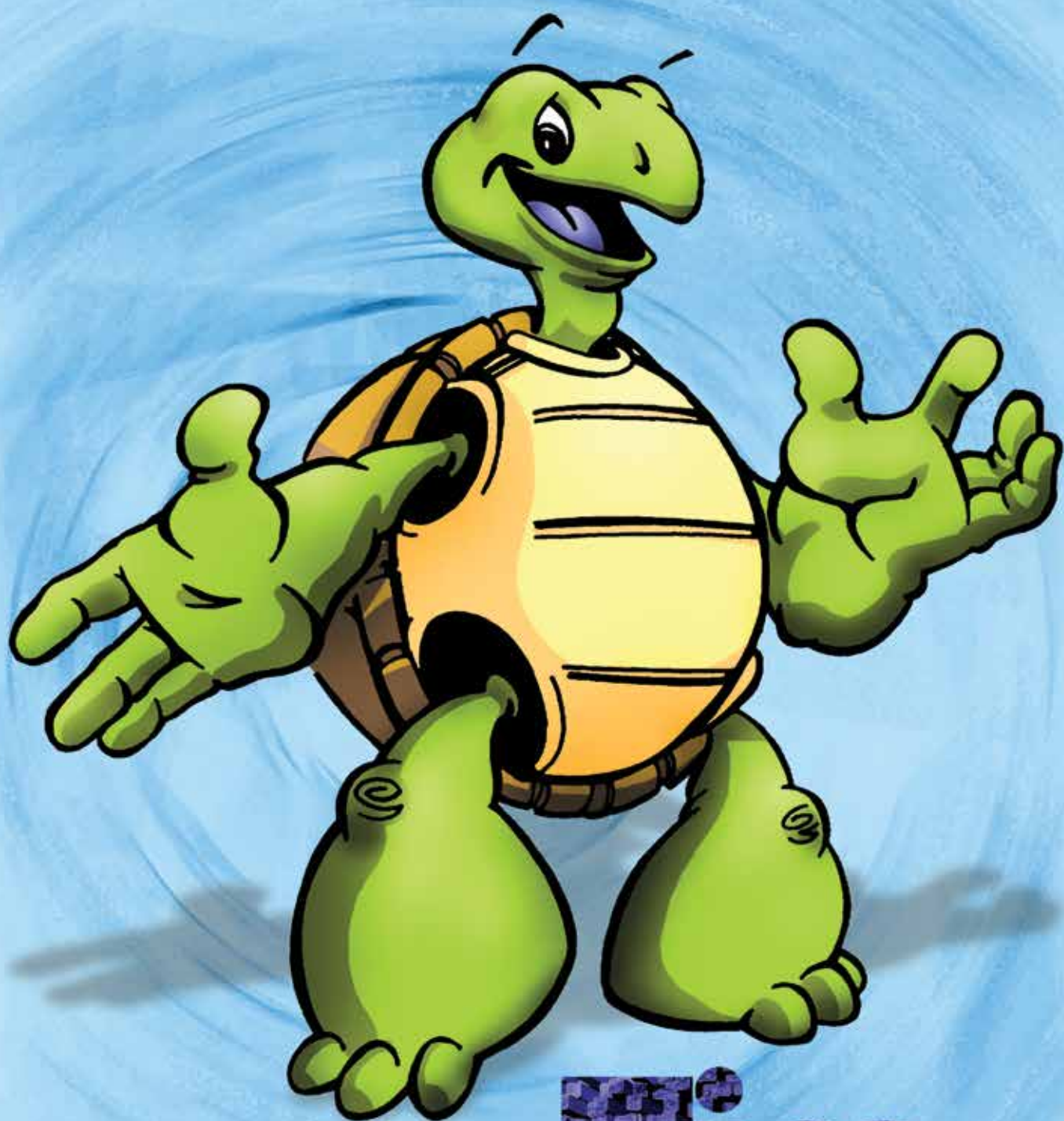
JUST WAIT TILL THIS SATURDAY. I'LL TELL HIM YOU'RE READY.

YOU MEAN I'VE BEEN SET UP?

NO, NOT REALLY, BUT... MAYBE. ANYWAY, DAD WILL EXPLAIN ON SATURDAY.

3

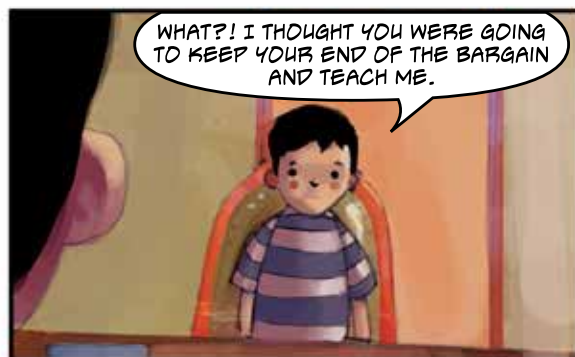
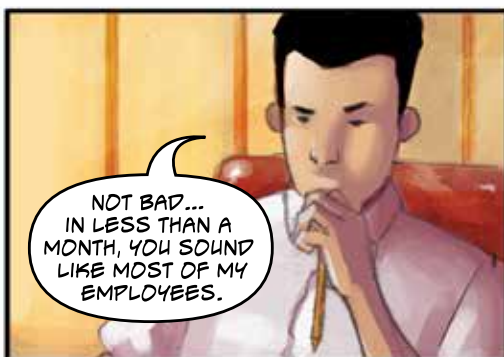
Robert Escapes the Trap



Tim



FINALLY, AT EXACTLY NINE O'CLOCK, MIKE'S DAD CAME OUT, SAID NOTHING, AND SIGNALLED FOR ROBERT TO ENTER HIS OFFICE.





WHAT HAVE YOU TAUGHT ME?
NOTHING! YOU HAVEN'T EVEN
TALKED TO ME ONCE SINCE
I AGREED TO WORK FOR
PEANUTS. TEN CENTS AN
HOUR! HAH!



I SHOULD NOTIFY THE
GOVERNMENT ABOUT
YOU! WE HAVE CHILD
LABOR LAWS, YOU
KNOW. MY DAD
WORKS FOR THE
GOVERNMENT!



NOW YOU SOUND JUST LIKE
MOST OF THE PEOPLE WHO
USED TO WORK FOR ME.
PEOPLE I'VE EITHER
FIRED... OR THEY'VE
QUIT.

HOW DO YOU
KNOW THAT I'VE
NOT TAUGHT YOU
ANYTHING?



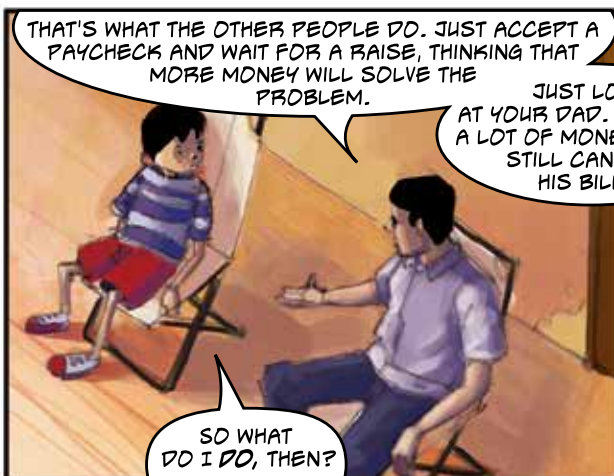
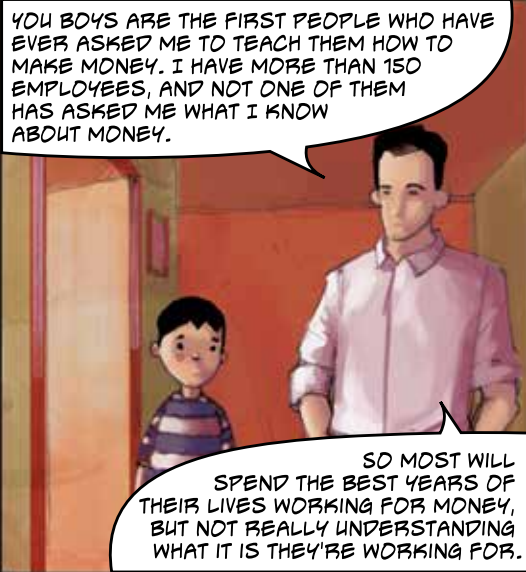
WELL, YOU'VE NEVER TALKED TO
ME. I'VE WORKED FOR THREE
WEEKS, AND YOU HAVEN'T
TAUGHT ME A THING!

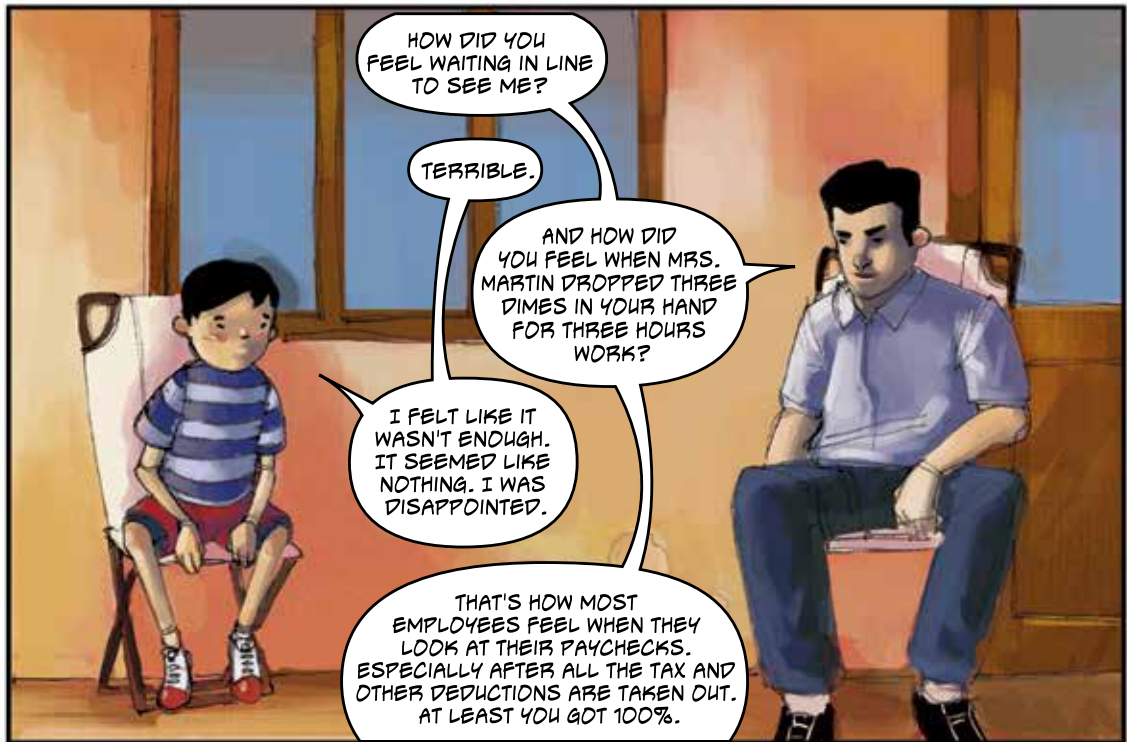


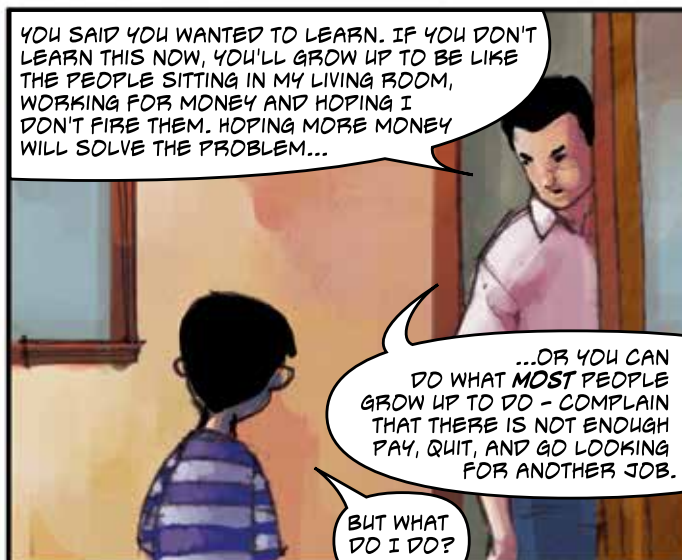
DOES TEACHING MEAN
TALKING OR LECTURING
TO YOU?



THAT'S HOW THEY TEACH YOU IN SCHOOL,
BUT THAT'S **NOT** HOW LIFE TEACHES
YOU, AND I WOULD SAY THAT LIFE IS
THE **BEST** TEACHER OF ALL.







FOR THREE MORE WEEKS, MIKE AND ROBERT WORKED FOR THREE HOURS, EVERY SATURDAY, FOR NOTHING. ROBERT DIDN'T TELL HIS DAD HE WASN'T BEING PAID. HE WOULDN'T HAVE UNDERSTOOD.



OVER TIME, THE WORK ROUTINE GOT EASIER. BUT THEY WERE STILL SAD TO BE MISSING SOFTBALL GAMES AND NOT BEING ABLE TO AFFORD A FEW COMIC BOOKS.

THREE WEEKS LATER, MIKE'S DAD MET THEM AT THE STORE.



HOW'S IT GOING, BOYS?

OK...

YEAH, OK.



LEARN ANYTHING YET?



WELL, YOU BOYS HAD BETTER START THINKING. YOU'RE STARING AT ONE OF LIFE'S BIGGEST LESSONS.

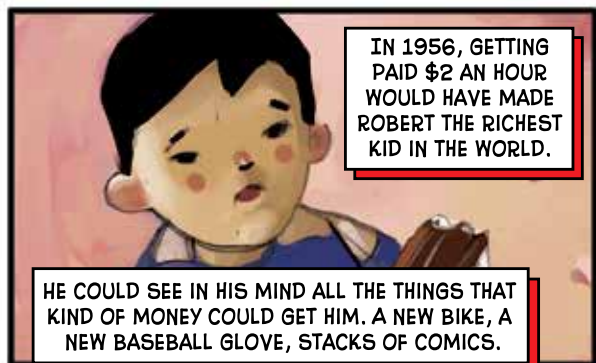
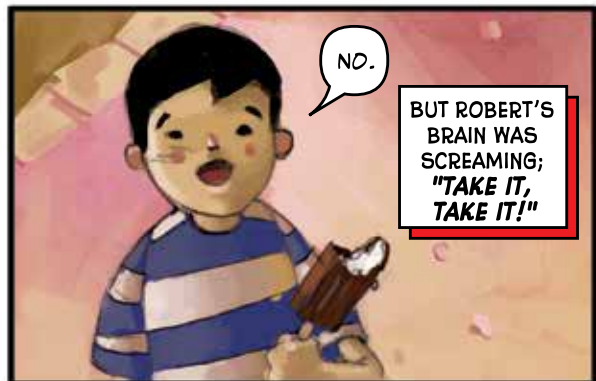
LET'S GO FOR A WALK.

IF YOU LEARN THE LESSON, YOU'LL ENJOY A LIFE OF GREAT FREEDOM AND SECURITY. IF YOU DON'T LEARN THE LESSON, YOU'LL WIND UP LIKE MRS. MARTIN AND MOST OF THE PEOPLE PLAYING SOFTBALL IN THIS PARK.

THEY WORK VERY HARD, FOR LITTLE MONEY, CLINGING TO THE ILLUSION OF JOB SECURITY, LOOKING FORWARD TO A TWO TO THREE-WEEK VACATION EACH YEAR AND A SKIMPY PENSION AFTER FORTY-FIVE YEARS OF WORK.



IF THAT EXCITES YOU, I'LL GIVE YOU A RAISE TO 25 CENTS AN HOUR.

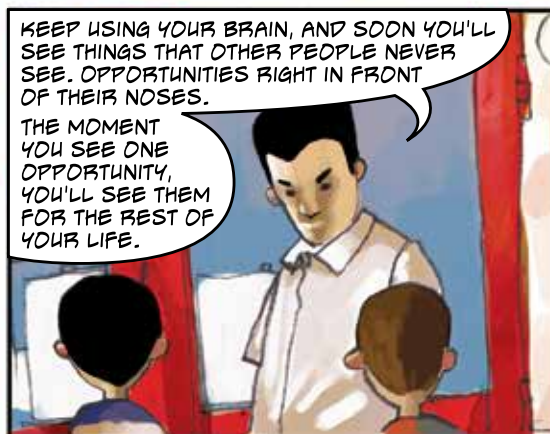
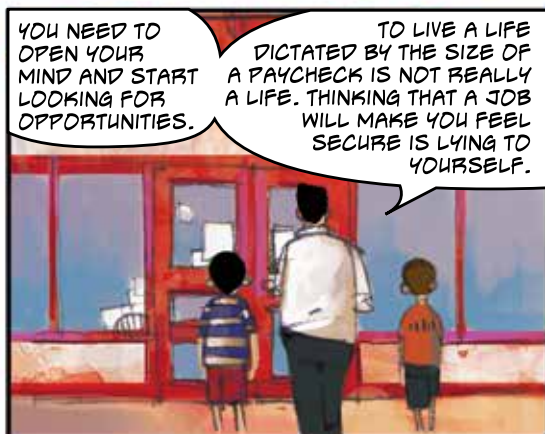


NOW, IN 1956, NOT TOO MANY **ADULTS** MADE \$5 AN HOUR. HE KNEW THAT IF MIKE'S DAD WAS OFFERING THAT MUCH, WHATEVER HE WAS GOING TO TEACH HIM HAD TO BE WORTH IT.

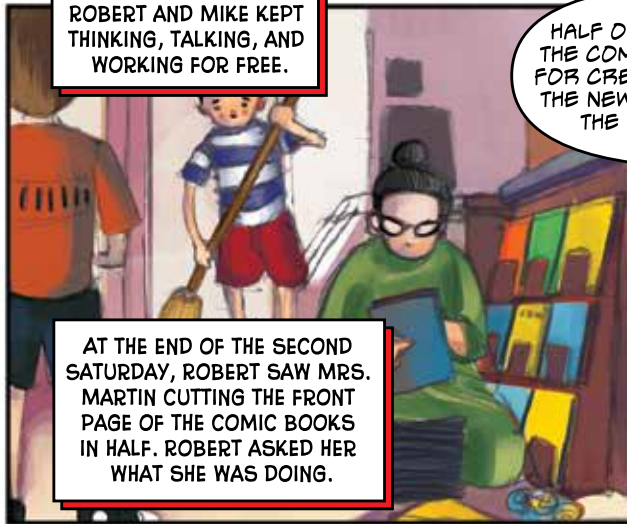


A FEELING OF CALM CAME OVER THEM, AND SUDDENLY THE TEMPTATION DISAPPEARED.





FOR TWO MORE WEEKS ROBERT AND MIKE KEPT THINKING, TALKING, AND WORKING FOR FREE.



I GIVE THE TOP HALF OF THE COVER BACK TO THE COMIC-BOOK DISTRIBUTOR FOR CREDIT WHEN HE BRINGS IN THE NEW COMICS AND I THROW THE REST OF THE BOOK AWAY.



HE'S COMING IN AN HOUR.

AT THE END OF THE SECOND SATURDAY, ROBERT SAW MRS. MARTIN CUTTING THE FRONT PAGE OF THE COMIC BOOKS IN HALF. ROBERT ASKED HER WHAT SHE WAS DOING.



WHEN THE DISTRIBUTOR ARRIVED, ROBERT ASKED HIM IF THEY COULD KEEP THE COMIC BOOKS.

YOU CAN HAVE THEM IF YOU KEEP WORKING FOR THIS STORE AND DON'T SELL THEM.

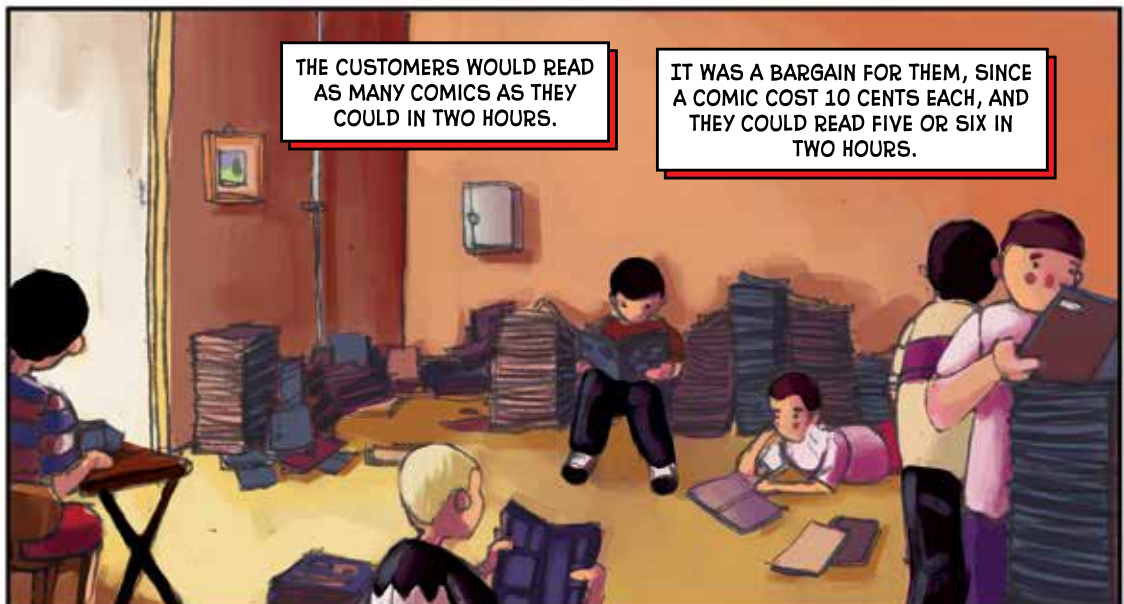


AFTER CLEANING OUT THE BASEMENT AT MIKE'S HOUSE THE COMIC BOOK LIBRARY, WAS READY TO OPEN.



THEY CHARGED EACH CHILD 10 CENTS ADMISSION TO THE LIBRARY, WHICH WAS OPEN FOR TWO HOURS EVERY DAY AFTER SCHOOL.

THE CUSTOMERS WOULD READ AS MANY COMICS AS THEY COULD IN TWO HOURS.



IT WAS A BARGAIN FOR THEM, SINCE A COMIC COST 10 CENTS EACH, AND THEY COULD READ FIVE OR SIX IN TWO HOURS.

MIKE AND ROBERT AVERAGED \$9.50 PER WEEK OVER A THREE-MONTH PERIOD. THEY PAID MIKE'S SISTER \$1 A WEEK TO WATCH THE LIBRARY WHEN THEY WEREN'T AROUND.



THEY KEPT THEIR AGREEMENT WITH RICH DAD AND MRS. MARTIN BY WORKING IN THE STORE EVERY SATURDAY.

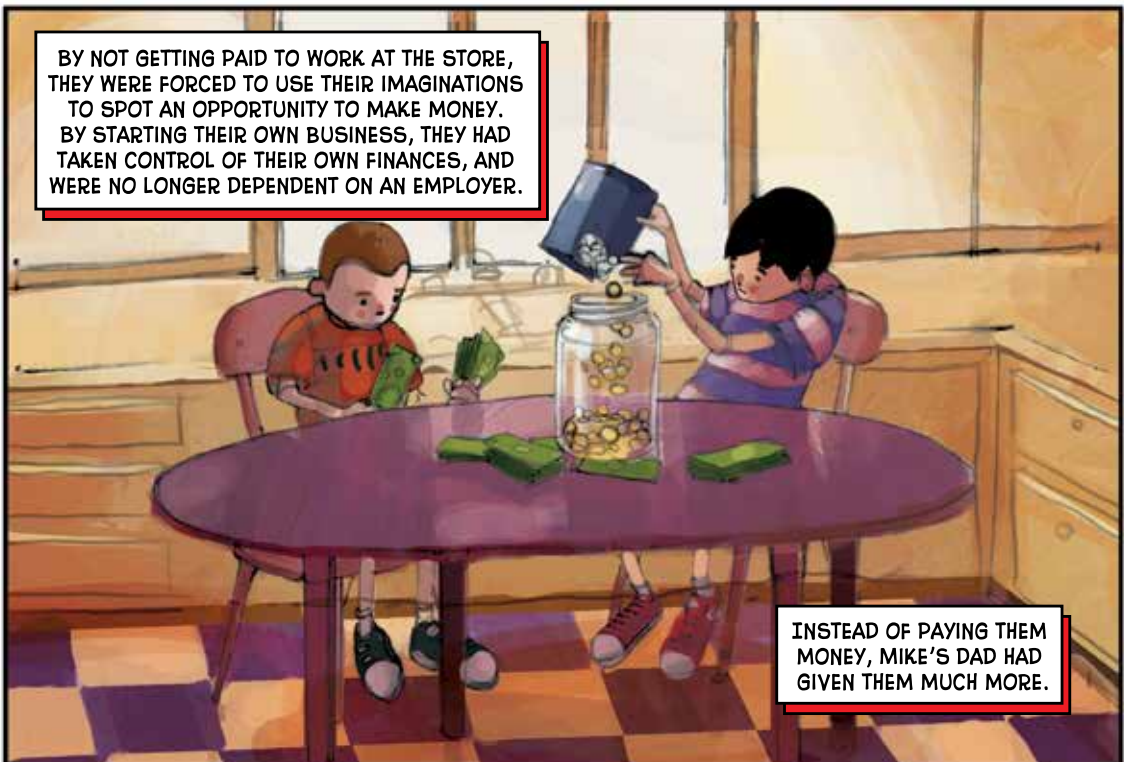


THEY ALSO KEPT THEIR AGREEMENT TO THE DISTRIBUTOR BY NOT SELLING ANY COMIC BOOKS.

MIKE'S DAD WAS EXCITED BECAUSE THEY HAD LEARNED THE FIRST LESSON SO WELL. HE HAD NEW THINGS HE COULD BEGIN TO TEACH THEM NOW.



BY NOT GETTING PAID TO WORK AT THE STORE, THEY WERE FORCED TO USE THEIR IMAGINATIONS TO SPOT AN OPPORTUNITY TO MAKE MONEY. BY STARTING THEIR OWN BUSINESS, THEY HAD TAKEN CONTROL OF THEIR OWN FINANCES, AND WERE NO LONGER DEPENDENT ON AN EMPLOYER.



INSTEAD OF PAYING THEM MONEY, MIKE'S DAD HAD GIVEN THEM MUCH MORE.

4

Opportunities Are Everywhere

Tina





OK, THAT'S A REALLY GREAT STORY... BUT WHAT DOES IT HAVE TO DO WITH ME?



I MEAN, IT'S NOT LIKE YOU CAN EVEN **GET** COMIC BOOKS ON A NEWSSTAND ANYMORE, MUCH LESS MAKE MONEY OFF OF THEM. AND WITH MOVIE AND VIDEO GAME RENTALS, THERE'S NO **WAY** ANYONE'S GONNA **PAY** TO "RENT" A COMIC BOOK.



WELL, YEAH, YOU'RE RIGHT. IT WOULDN'T WORK TODAY. BUT THAT'S **NOT** THE POINT.



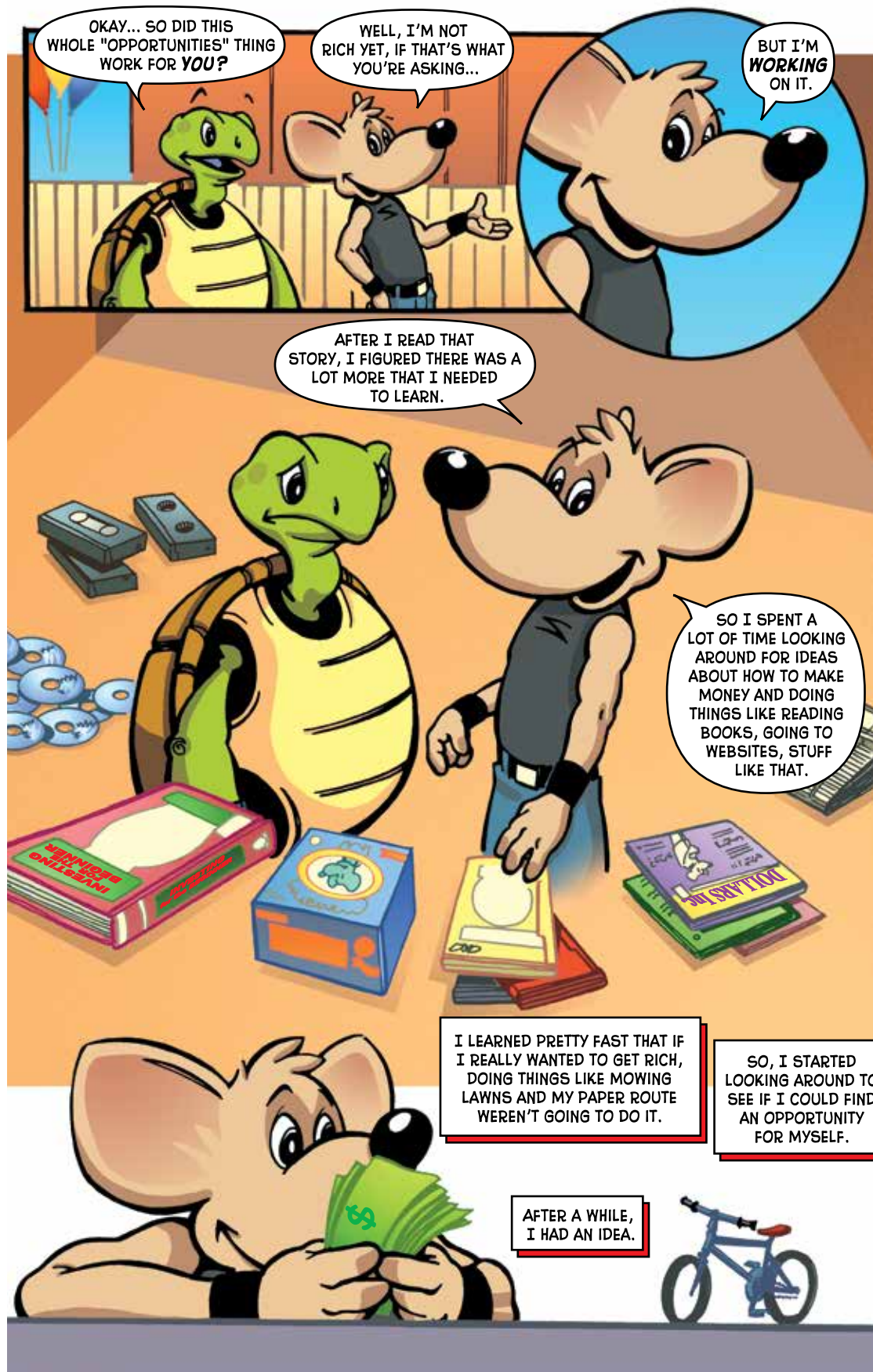
THE POINT IS, EVEN WHEN HE WAS A KID, ROBERT DIDN'T START FINDING THE OPPORTUNITIES UNTIL HE OPENED HIS MIND AND STARTED LOOKING.

IT'S NOT LIKE HE'S THE ONLY ONE, EITHER. LOTS OF KIDS OUT THERE HAVE FOUND THEIR OWN OPPORTUNITIES.



THAT'S WHAT YOU NEED TO KEEP AN EYE OUT FOR...

IF YOU WANT TO BECOME RICH.



OKAY... SO DID THIS WHOLE "OPPORTUNITIES" THING WORK FOR **YOU**?

WELL, I'M NOT RICH YET, IF THAT'S WHAT YOU'RE ASKING...

BUT I'M **WORKING** ON IT.

AFTER I READ THAT STORY, I FIGURED THERE WAS A LOT MORE THAT I NEEDED TO LEARN.

SO I SPENT A LOT OF TIME LOOKING AROUND FOR IDEAS ABOUT HOW TO MAKE MONEY AND DOING THINGS LIKE READING BOOKS, GOING TO WEBSITES, STUFF LIKE THAT.

I LEARNED PRETTY FAST THAT IF I REALLY WANTED TO GET RICH, DOING THINGS LIKE MOWING LAWNS AND MY PAPER ROUTE WEREN'T GOING TO DO IT.

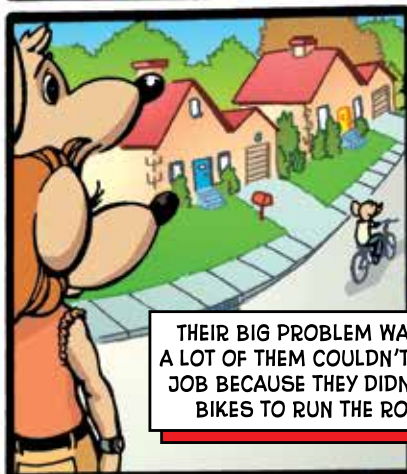
SO, I STARTED LOOKING AROUND TO SEE IF I COULD FIND AN OPPORTUNITY FOR MYSELF.

AFTER A WHILE, I HAD AN IDEA.

THE NEWSPAPER I WAS WORKING FOR HAD NEW ROUTES OPENING UP, AND I HEARD MY BOSS GRIPING THAT THEY WERE HAVING TROUBLE GETTING ENOUGH PEOPLE TO DELIVER FOR THEM.

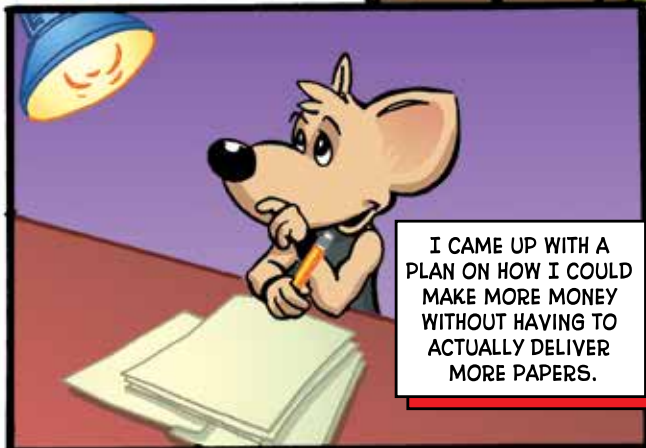


MEANWHILE, I HAD A LOT OF FRIENDS WHO HAD ASKED ME ABOUT MY PAPER ROUTE AND WANTED TO KNOW WHAT THEY COULD DO TO GET ONE FOR THEMSELVES.



THEIR BIG PROBLEM WAS THAT A LOT OF THEM COULDN'T GET THE JOB BECAUSE THEY DIDN'T HAVE BIKES TO RUN THE ROUTES.

SO THAT'S WHEN I SAW MY OPPORTUNITY.



I CAME UP WITH A PLAN ON HOW I COULD MAKE MORE MONEY WITHOUT HAVING TO ACTUALLY DELIVER MORE PAPERS.

I TOLD THE NEWSPAPER THAT IF THEY GAVE ME ALL THE PAPER ROUTES FOR MY PART OF THE CITY, I'D MAKE SURE ALL THE PAPERS GOT DELIVERED.



THE BOSS AGREED, SO I HIRED MY FRIENDS TO DELIVER THE PAPERS.

MY MOM AND DAD HAD A COUPLE OF OLD BIKES THAT THEY DIDN'T USE ANYMORE AND I HAD A BIKE I WANTED TO REPLACE. MY FRIENDS WHO DIDN'T HAVE BIKES COULD RENT THEM FROM ME TO MAKE THEIR DELIVERIES.



MY FRIENDS WERE HAPPY BECAUSE THEY GOT THE PAPER ROUTES THEY WANTED.

AND THE NEWSPAPER WAS HAPPY BECAUSE IT DIDN'T NEED TO WORRY ABOUT GETTING THE PAPERS DELIVERED.



BEFORE LONG, NOT ONLY DID I HAVE MY NEW BIKE, BUT I STILL HAD MONEY COMING IN FROM THE BIKE RENTALS!



WOW! I GUESS THERE'S A LOT I NEED TO LEARN ABOUT MONEY...



WHERE DO I START?

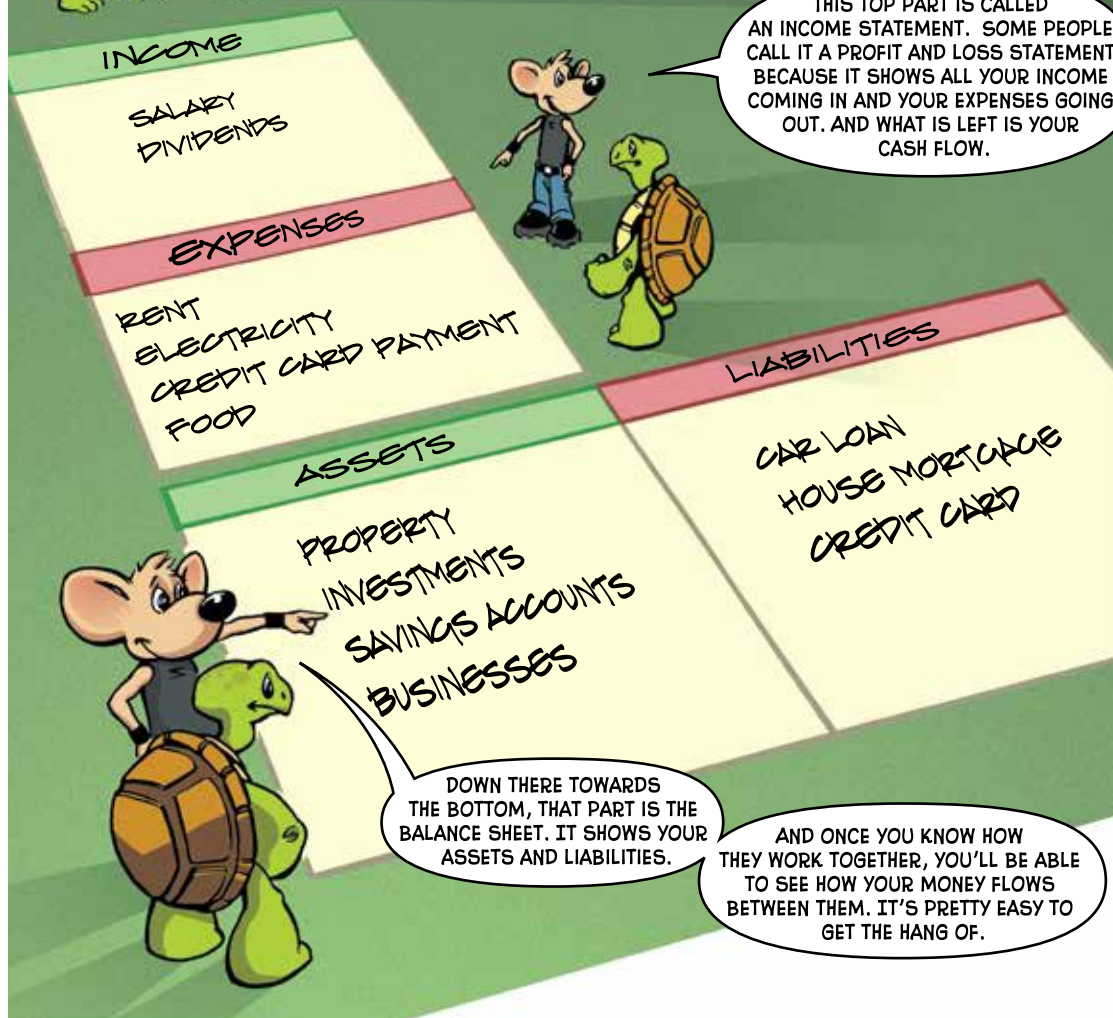


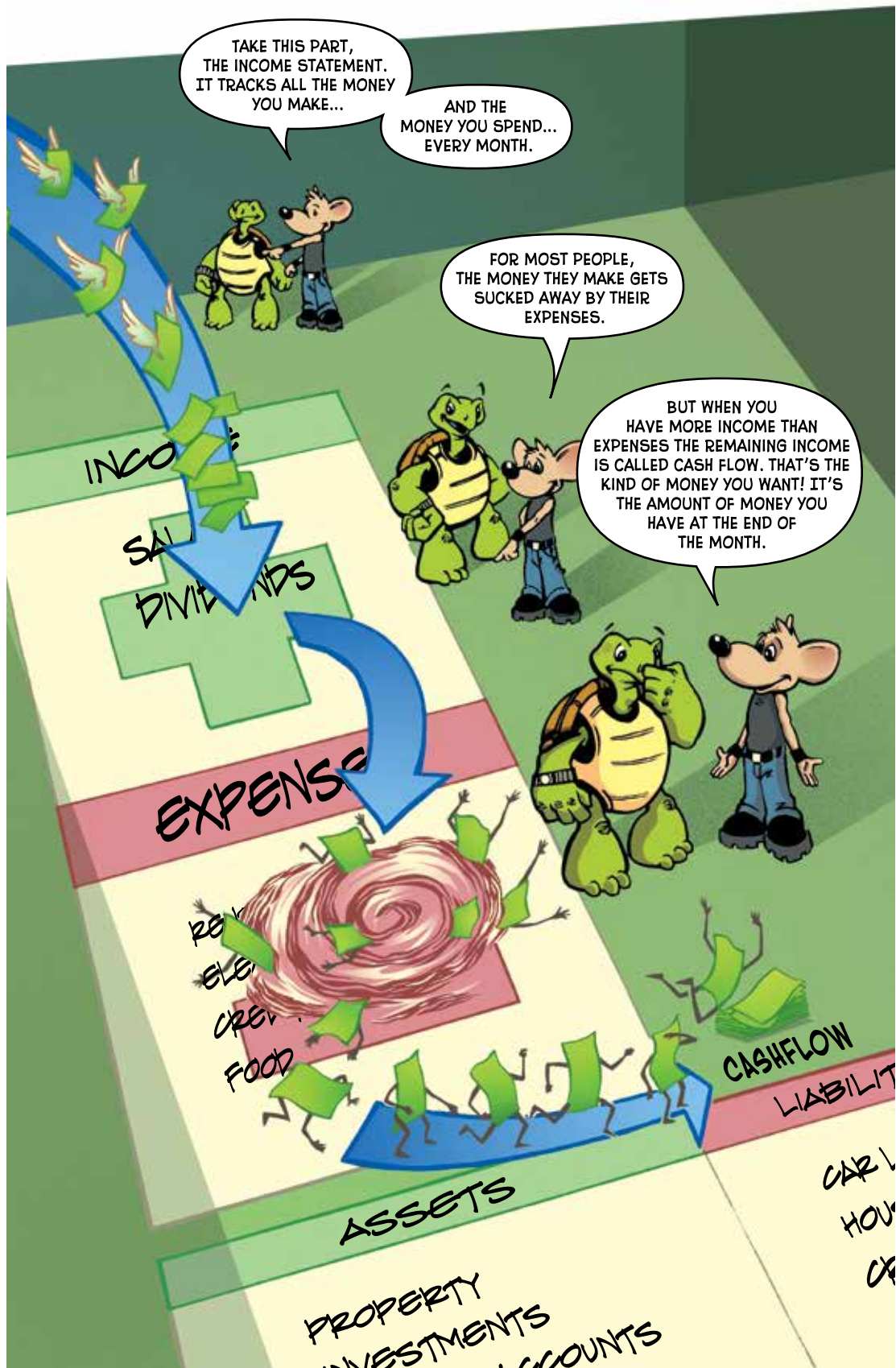


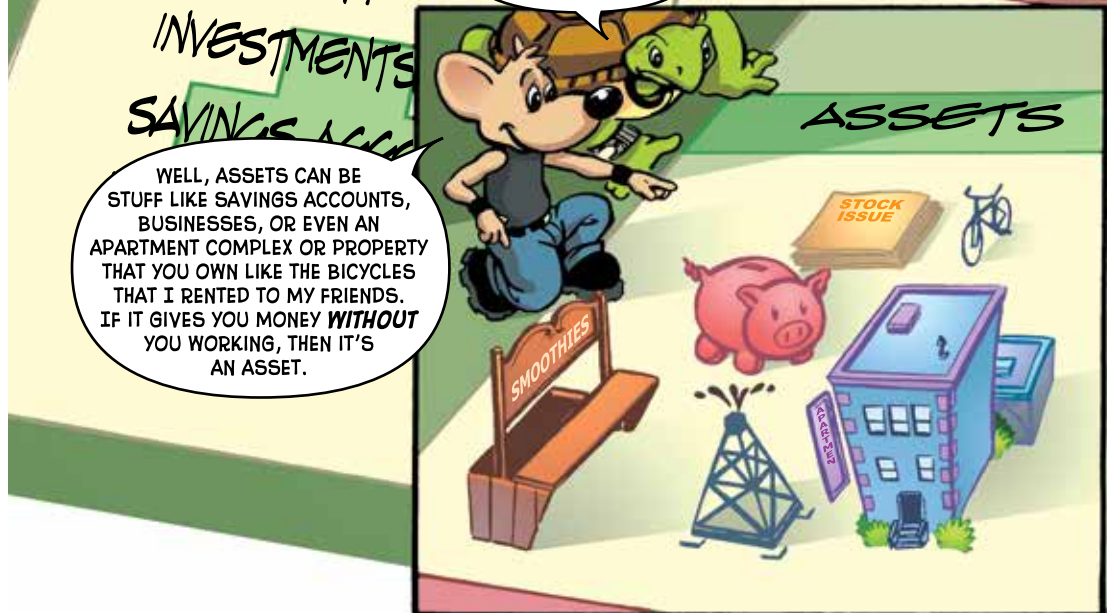
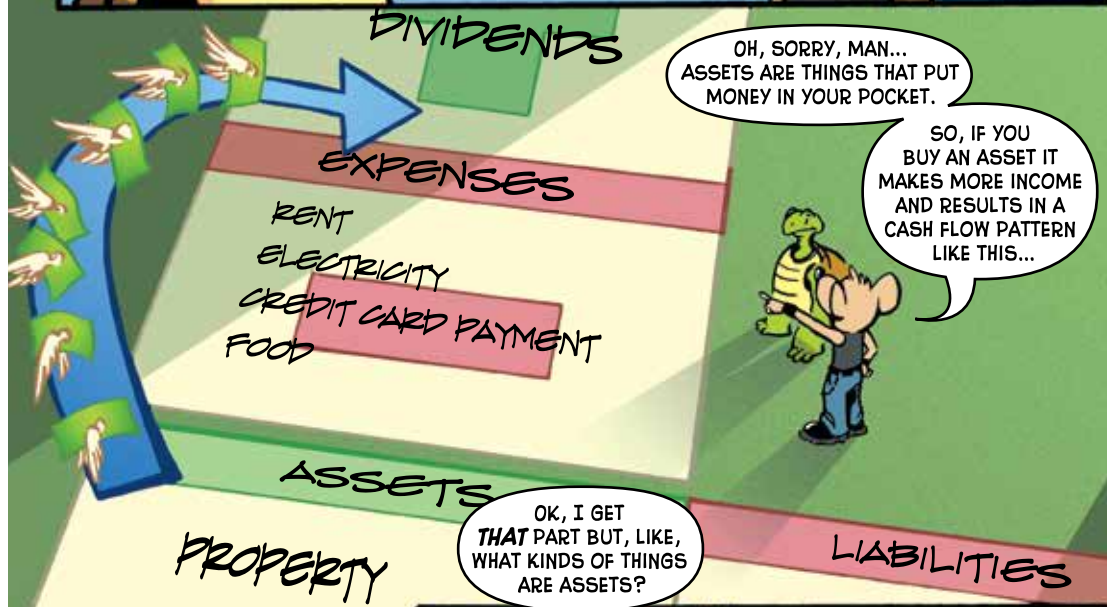
YOU CAN'T BUILD A SKYSCRAPER WITHOUT A GOOD BLUEPRINT, RIGHT? BUILDING MONEY IS LIKE THAT. YOU NEED TO HAVE A GOOD BLUEPRINT.

THAT'S KIND OF WHAT A FINANCIAL STATEMENT IS.

ONCE YOU LEARN HOW TO READ ONE, YOU CAN FIND OUT WHERE ALL YOUR MONEY IS GOING, AND HOW TO MAKE MORE OF IT.









ONCE YOU UNDERSTAND HOW ASSETS AND LIABILITIES WORK YOU CAN TELL REALLY QUICKLY IF SOMEONE IS **ACTUALLY** RICH OR NOT.



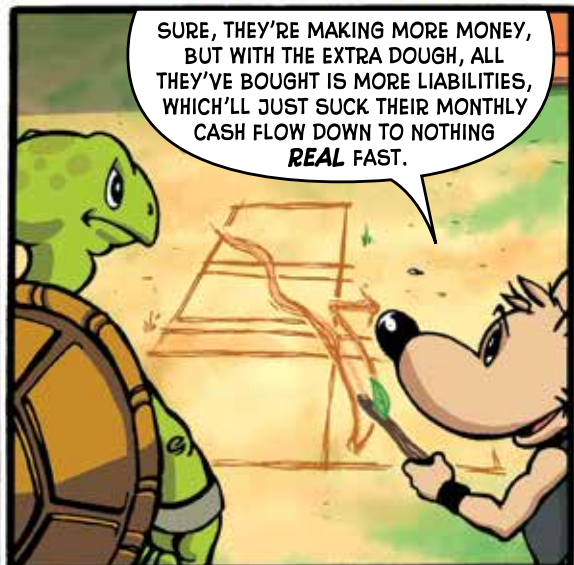
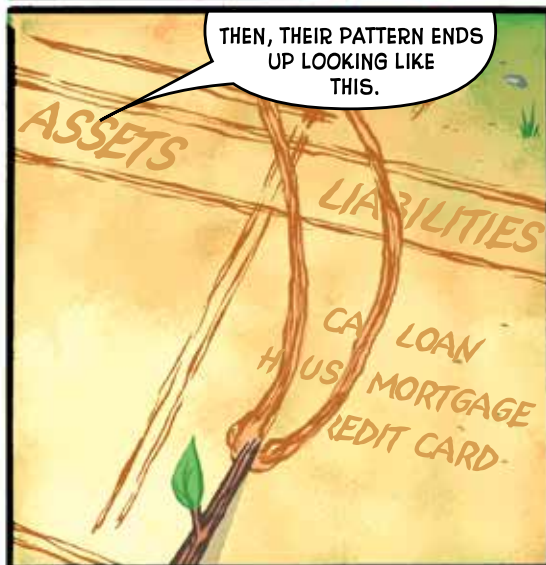
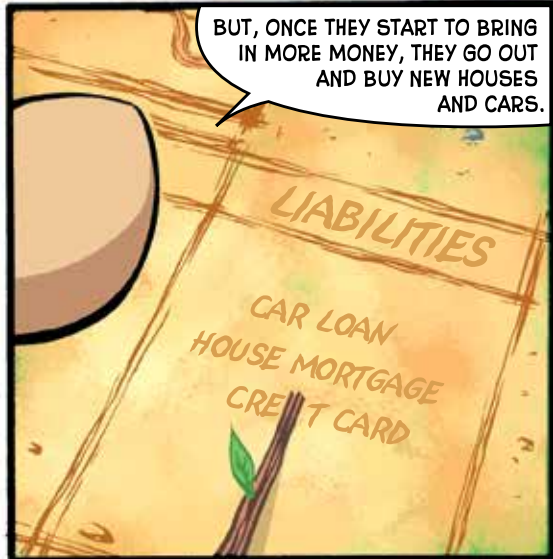
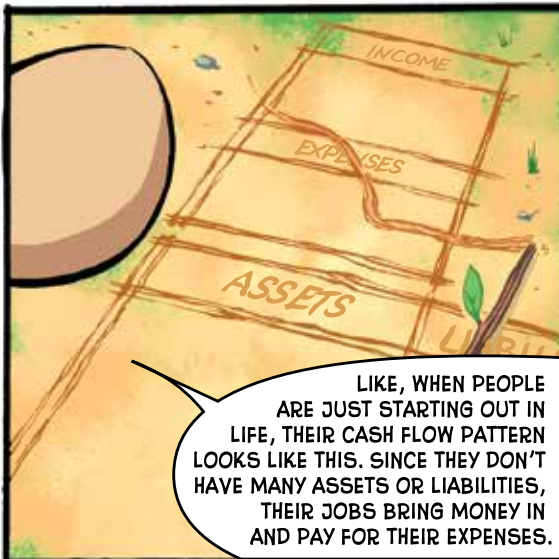
DUDE, IF SOMEONE'S RICH, THEY'RE RICH. IT'S NOT LIKE THERE'S A LOT OF ROOM FOR DOUBT!

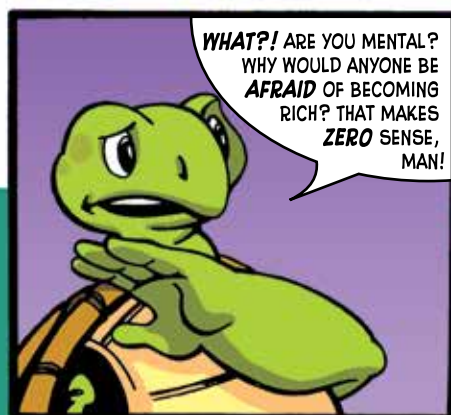
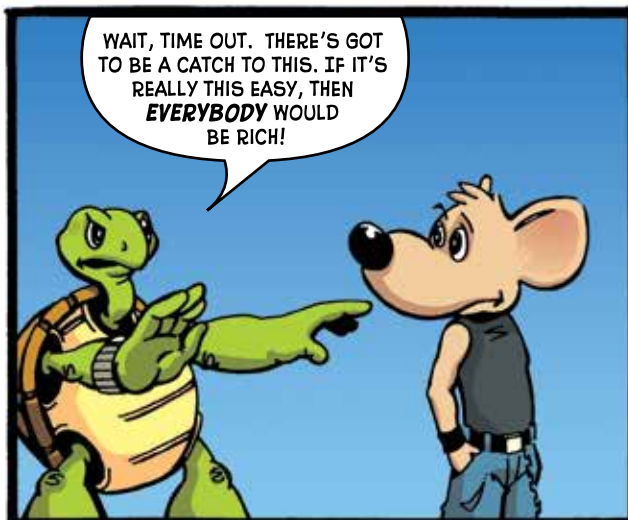


WELL, THERE IS ACTUALLY. TO TELL IF PEOPLE ARE **REALLY** RICH, AND NOT JUST **LOOKING** RICH...



ALL YOU HAVE TO DO IS LOOK AT THE THINGS THEY SPEND THEIR MONEY ON, AND WHAT THEIR CASH FLOW PATTERN LOOKS LIKE.





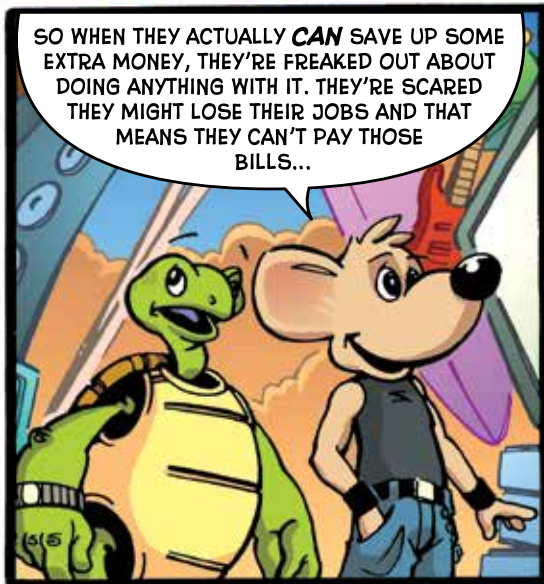
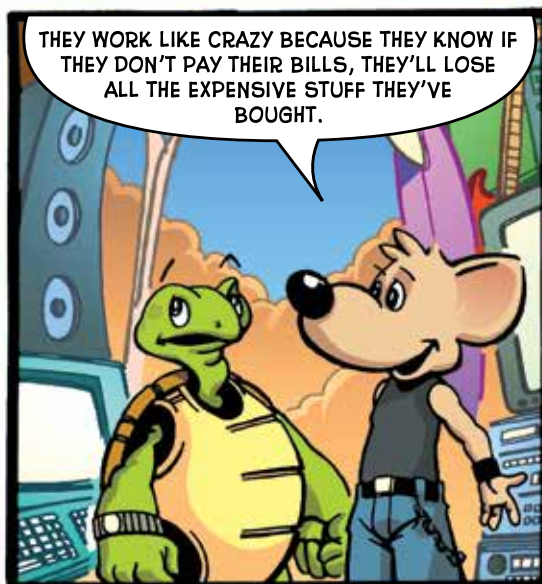
BUT THEN THEY WANT MORE MONEY TO BUY STUFF, SO THEY RUSH OUT AND GET A JOB.

SO, THEY HAVE SOME MONEY COMING IN AND NEXT THING YOU KNOW, THEY'RE BUYING CLOTHES, CARS, EVEN HOUSES.



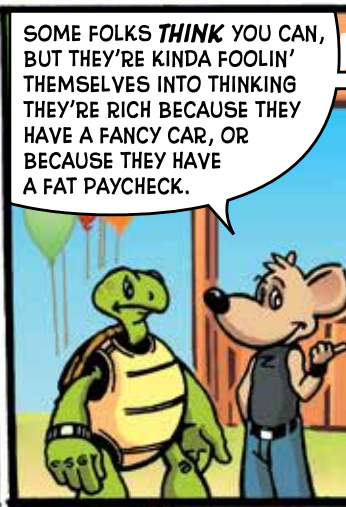
SO THEY END UP HAVING LOTS OF STUFF, BUT THEY ALSO END UP WITH A TON OF BILLS AND DEBT LIKE CAR PAYMENTS AND CREDIT CARDS.







WAIT, BUT LET'S SAY I GET SOME **SWEET** JOB THAT PAYS HUGE AMOUNTS OF CASH... CAN'T I GET RICH LIKE THAT?



SOME FOLKS **THINK** YOU CAN, BUT THEY'RE KINDA FOOLIN' THEMSELVES INTO THINKING THEY'RE RICH BECAUSE THEY HAVE A FANCY CAR, OR BECAUSE THEY HAVE A FAT PAYCHECK.

BUT, **NEWSFLASH** DUDE... HAVING THE SWEET WHEELS, OR EVEN HAVING COLD HARD CASH, DOESN'T MEAN YOU'RE RICH.



OK, WAIT, YOU LOST ME AGAIN...



OK, LET'S LOOK AT IT THIS WAY. EVEN IF YOU HAVE A GREAT JOB THAT PAYS YOU A LOT OF MONEY, WHAT HAPPENS IF YOU LOSE YOUR JOB?



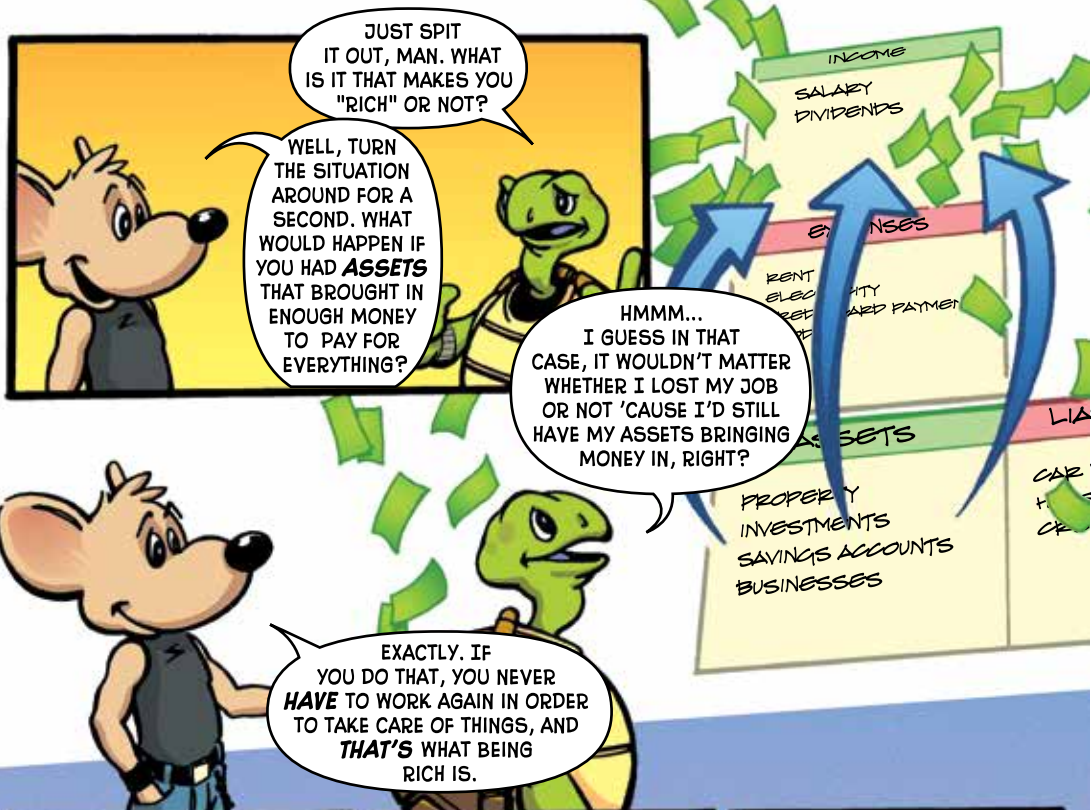
WELL, SINCE I'M NOT WORKING, THERE'S NO PAYCHECK, WHICH MEANS I HAVE **NO** MONEY COMING IN, SO MY CASH FLOW GETS NAILED, RIGHT?

EXACTLY. SINCE ALL YOUR MONEY'S COMING FROM A JOB, YOU'RE STILL AT ITS MERCY. AND IF YOUR JOB GOES AWAY...

DANGER NONE NADA NOPE, NO CASH!

EXPENSES

RENT
ELECTRICITY
CREDIT CARDS
FOOD



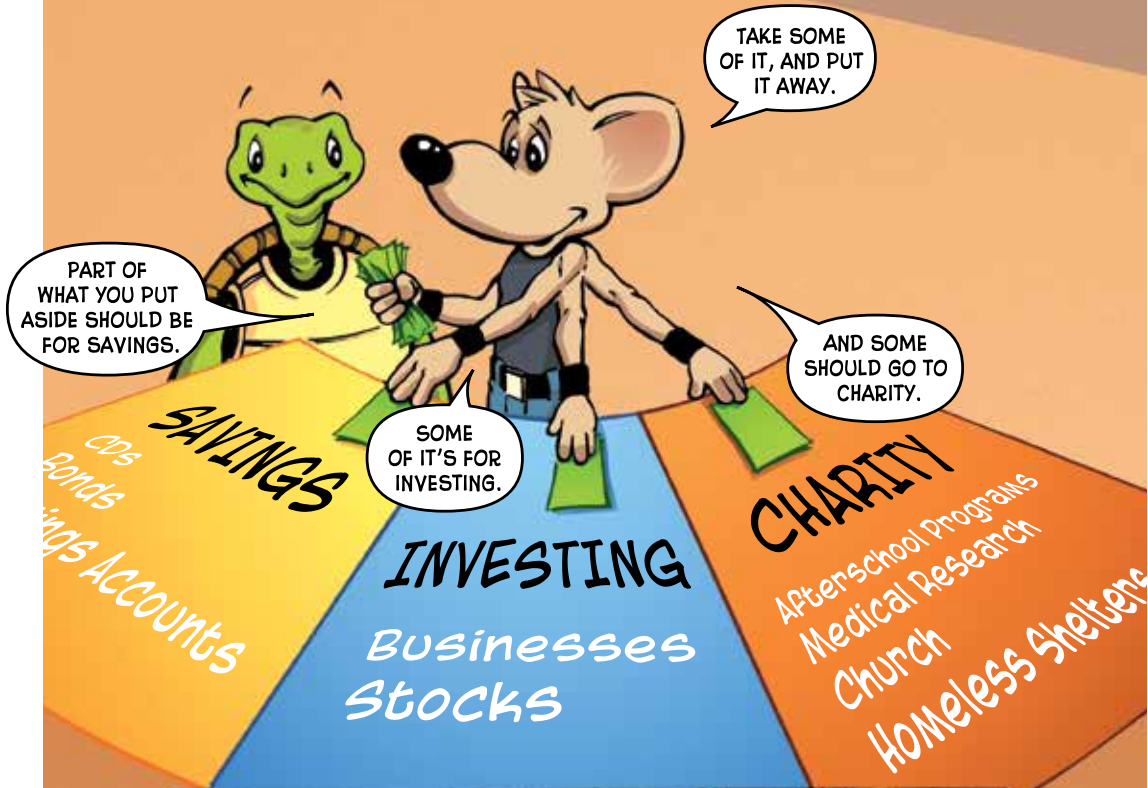


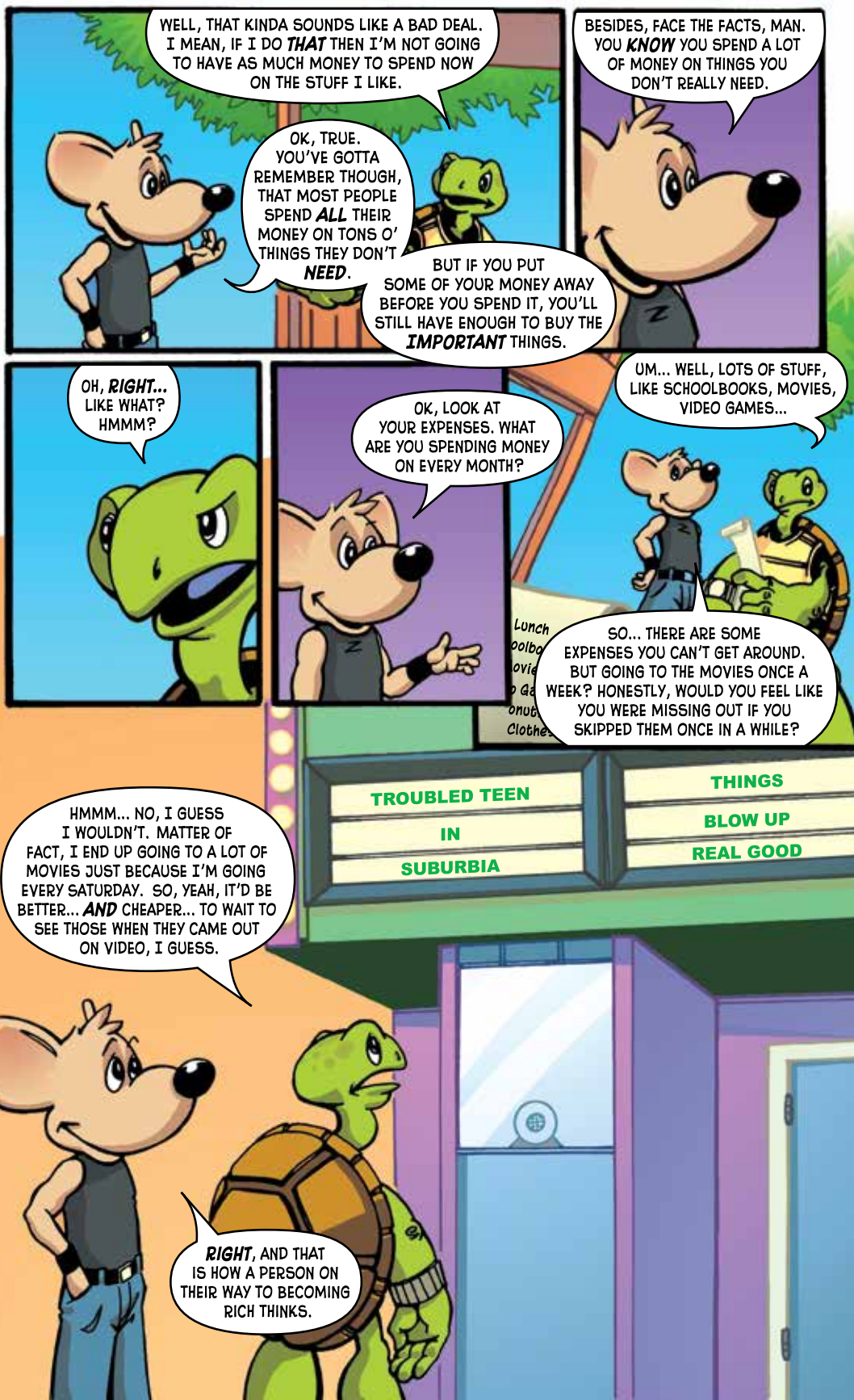
5

Let's Do It!

LET'S DO IT!







WELL, THAT'S EASY ENOUGH. BUT EVEN IF SKIPPING A MOVIE ONCE IN A WHILE SAVES ME MONEY, THERE'S NO **WAY** THAT JUST DOING THAT IS GOING TO MAKE ME RICH.

NOT BY ITSELF. BUT SAVING MONEY AND STARTING TO INVEST IS A GREAT WAY TO GET STARTED.

OK, SAY I GET ENOUGH MONEY STASHED AWAY. HOW DO I FIGURE OUT WHAT KINDS OF ASSETS TO BUY?

WELL, ONE OF THE IMPORTANT THINGS TO REMEMBER IS THAT YOU NEED TO BUY THE TYPES OF ASSETS YOU'RE INTERESTED IN. IF YOU DO THAT, YOU'LL BE ABLE TO MAKE BETTER CHOICES, BECAUSE YOU UNDERSTAND THOSE THINGS BETTER.

SOME EXAMPLES OF THE TYPES OF THINGS THAT YOU CAN INVEST IN ARE STOCKS, REAL ESTATE, OR YOU COULD START YOUR OWN BUSINESS.

INVESTING
Businesses
Stocks

LEMONADE

PUBLIC ISSUE
OF STOCK
100 Shares

WHAT YOU BUY DOESN'T REALLY MATTER. AS LONG AS IT PAYS YOU MONEY EVERY MONTH, WITHOUT YOU HAVING TO WORK AT A JOB FOR IT.

OK, WELL THAT'S ALL FINE AND GOOD DUDE, BUT I'M JUST A ***BIT*** TOO YOUNG TO BUY THE KINDS OF ASSETS YOU WERE TALKING ABOUT. AND I DON'T THINK MY DAD IS ABOUT TO BUY AN APARTMENT COMPLEX FOR ME TO RENT!



I KNOW IT MAY SEEM LIKE THAT, BUT ***SERIOUSLY***, AGE DOESN'T REALLY MATTER ALL THAT MUCH. THE ***KEY*** IS YOU HAVE TO ALWAYS BE LOOKING FOR THE OPPORTUNITIES AND POTENTIAL ASSETS THAT MOST PEOPLE DON'T SEE.

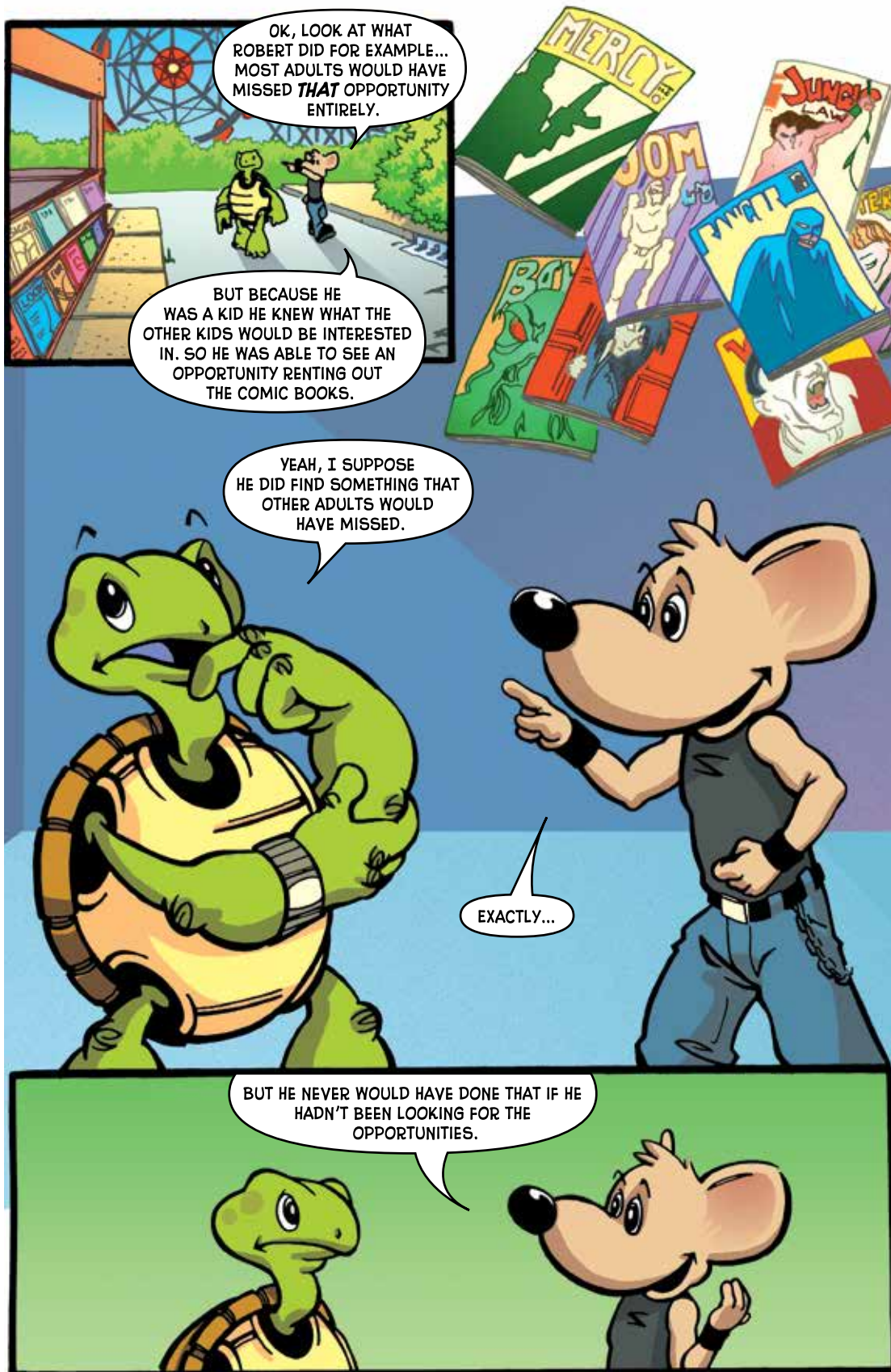


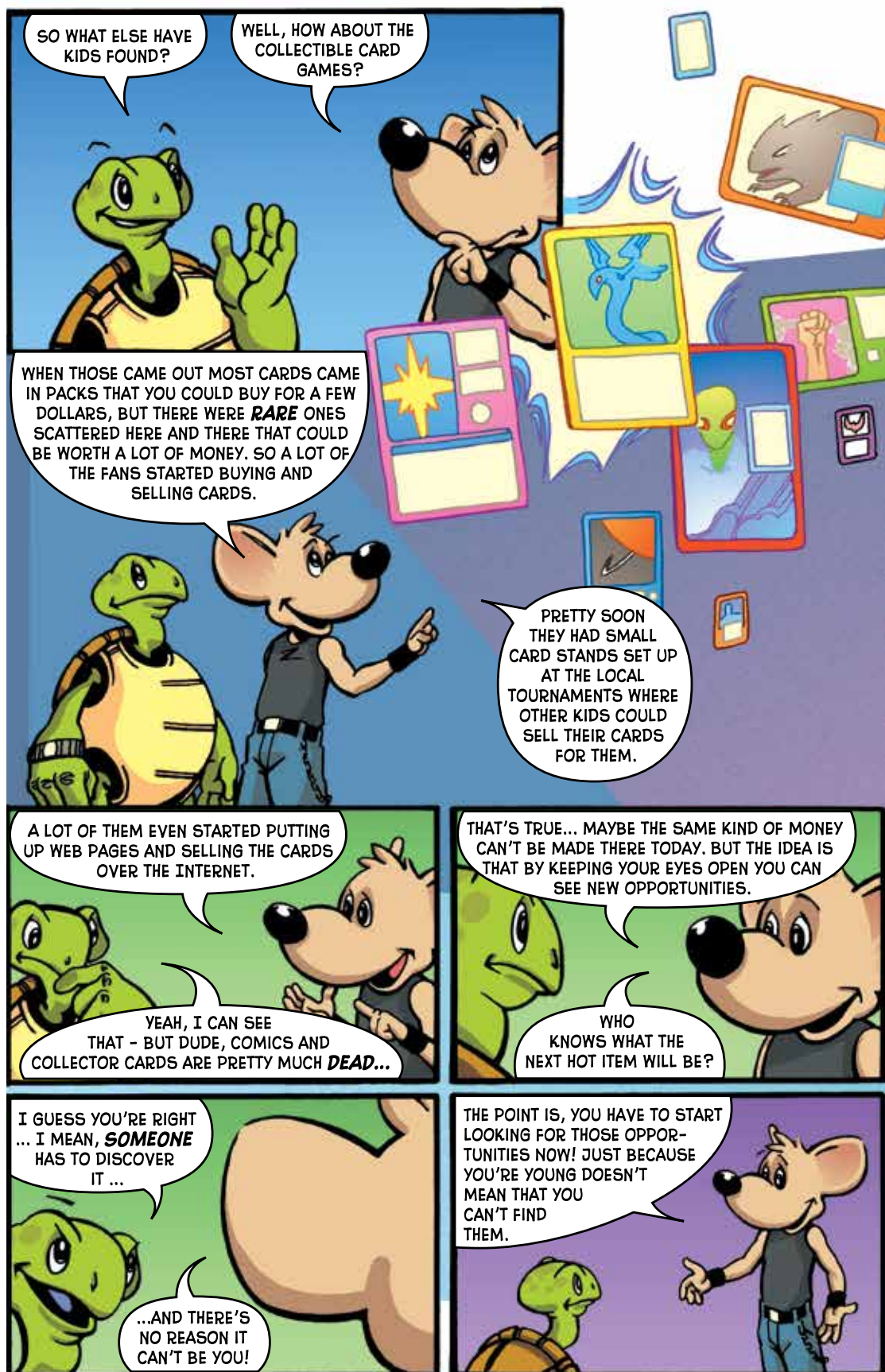
ONCE YOU START LOOKING, YOU'LL SEE OPPORTUNITIES ***EVERYWHERE***.

MATTER OF FACT, YOU'LL EVEN FIND THAT SOME OPPORTUNITIES ARE EASIER TO FIND FOR KIDS.

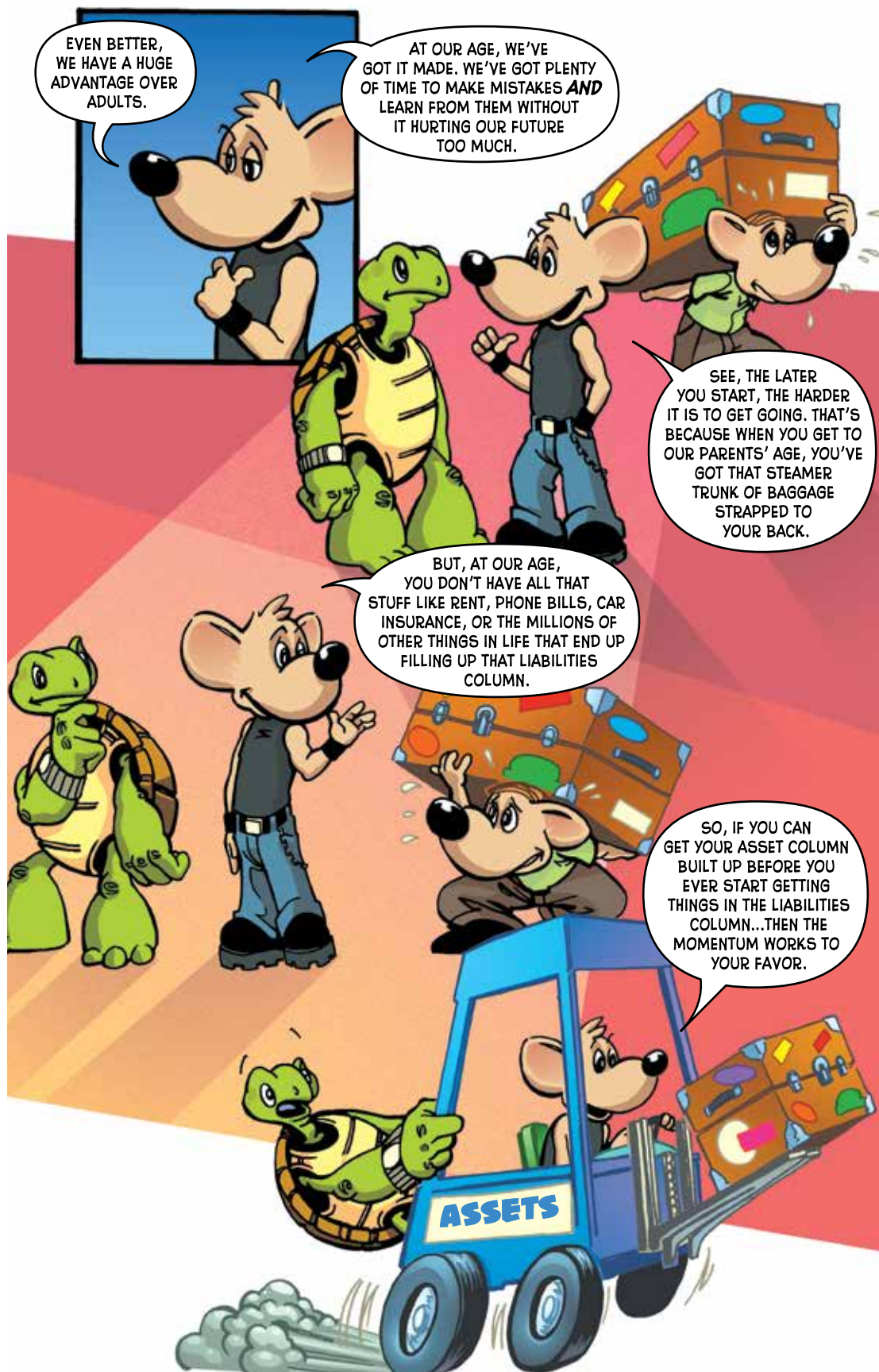
OH ***SURE***, LIKE WHAT?











EVEN BETTER,
WE HAVE A HUGE
ADVANTAGE OVER
ADULTS.

AT OUR AGE, WE'VE
GOT IT MADE. WE'VE GOT PLENTY
OF TIME TO MAKE MISTAKES **AND**
LEARN FROM THEM WITHOUT
IT HURTING OUR FUTURE
TOO MUCH.

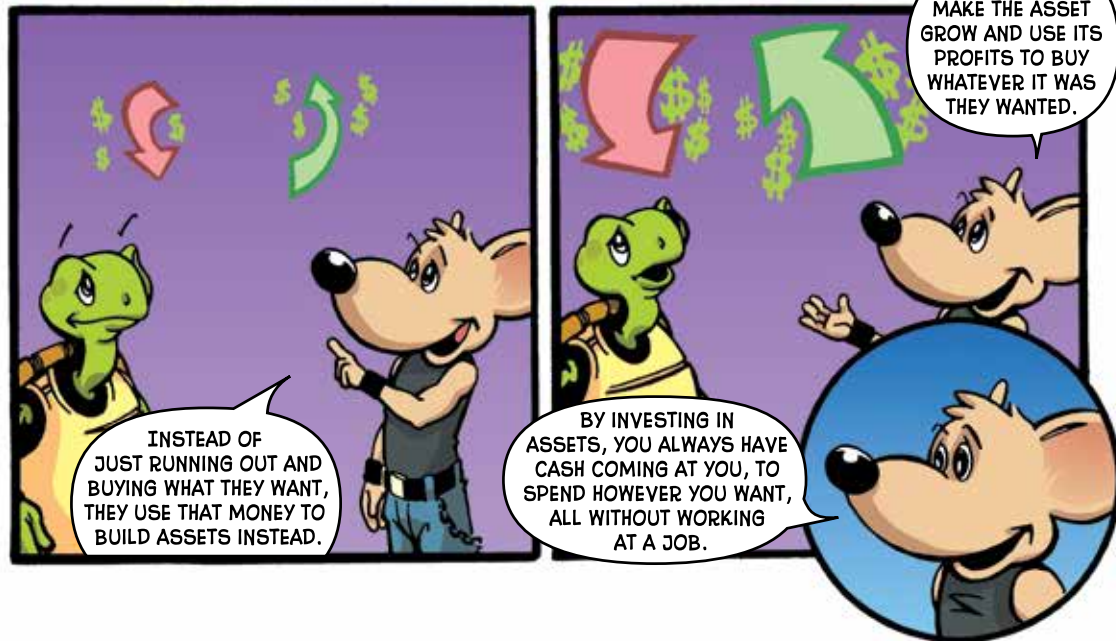
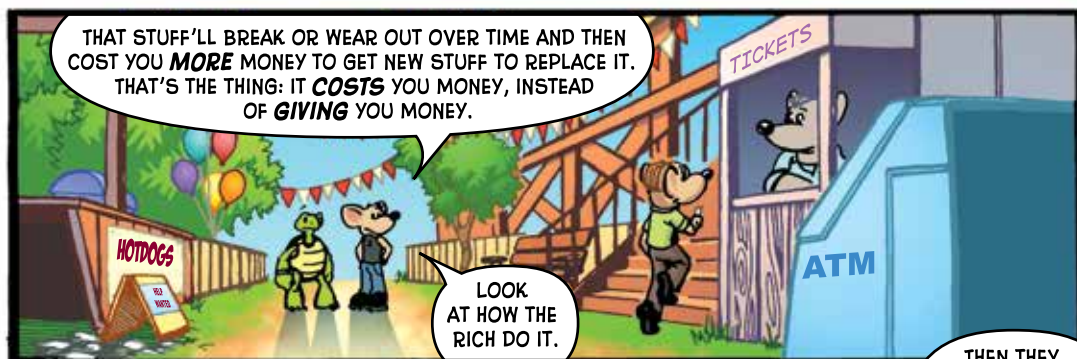
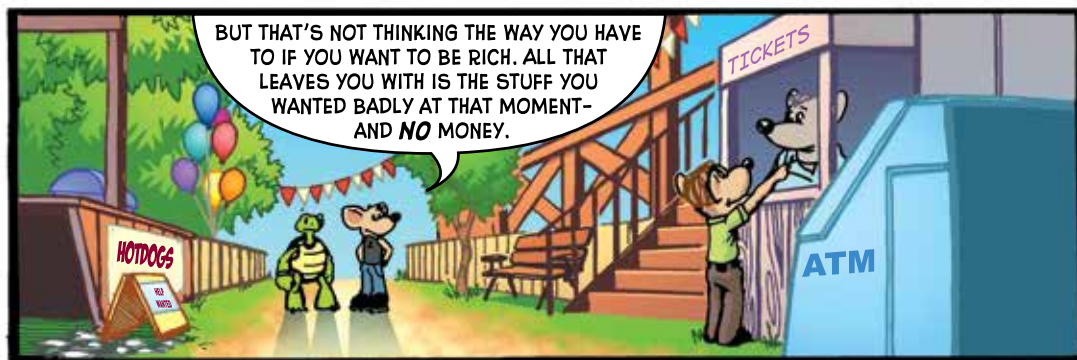
SEE, THE LATER
YOU START, THE HARDER
IT IS TO GET GOING. THAT'S
BECAUSE WHEN YOU GET TO
OUR PARENTS' AGE, YOU'VE
GOT THAT STEAMER
TRUNK OF BAGGAGE
STRAPPED TO
YOUR BACK.

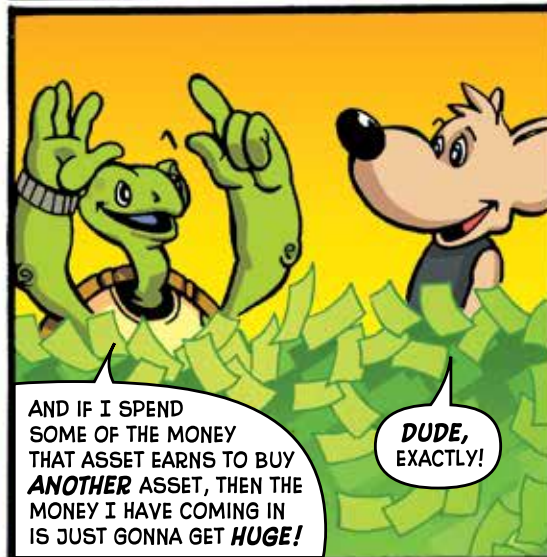
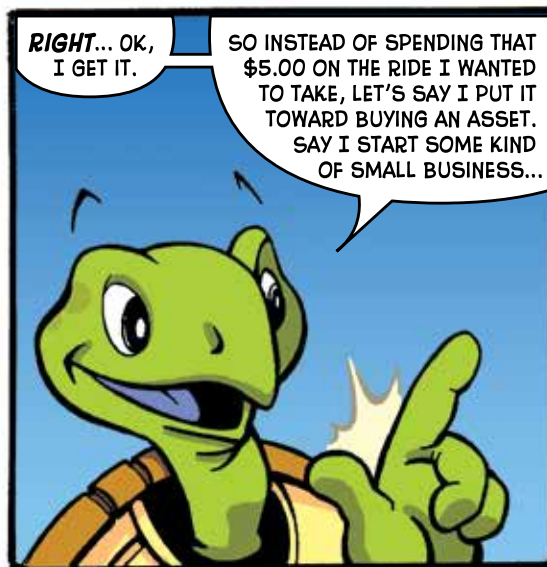
BUT, AT OUR AGE,
YOU DON'T HAVE ALL THAT
STUFF LIKE RENT, PHONE BILLS, CAR
INSURANCE, OR THE MILLIONS OF
OTHER THINGS IN LIFE THAT END UP
FILLING UP THAT LIABILITIES
COLUMN.

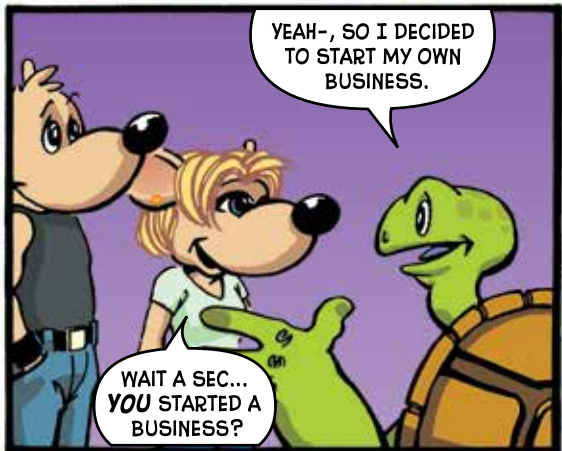
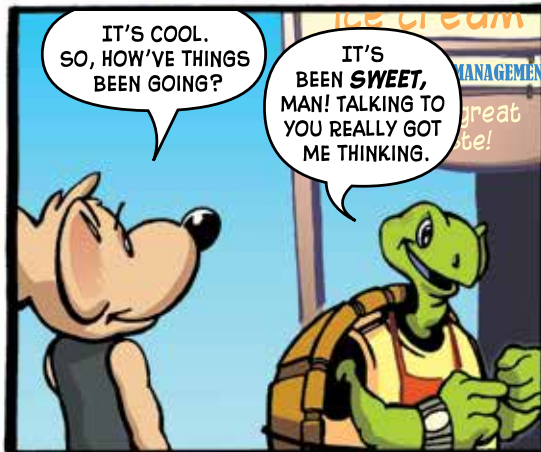
SO, IF YOU CAN
GET YOUR ASSET COLUMN
BUILT UP BEFORE YOU
EVER START GETTING
THINGS IN THE LIABILITIES
COLUMN...THEN THE
MOMENTUM WORKS TO
YOUR FAVOR.

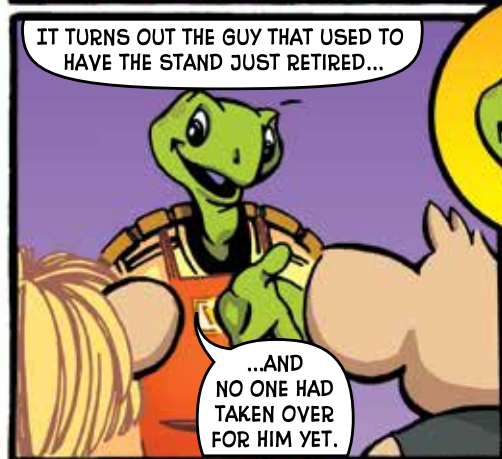
ASSETS

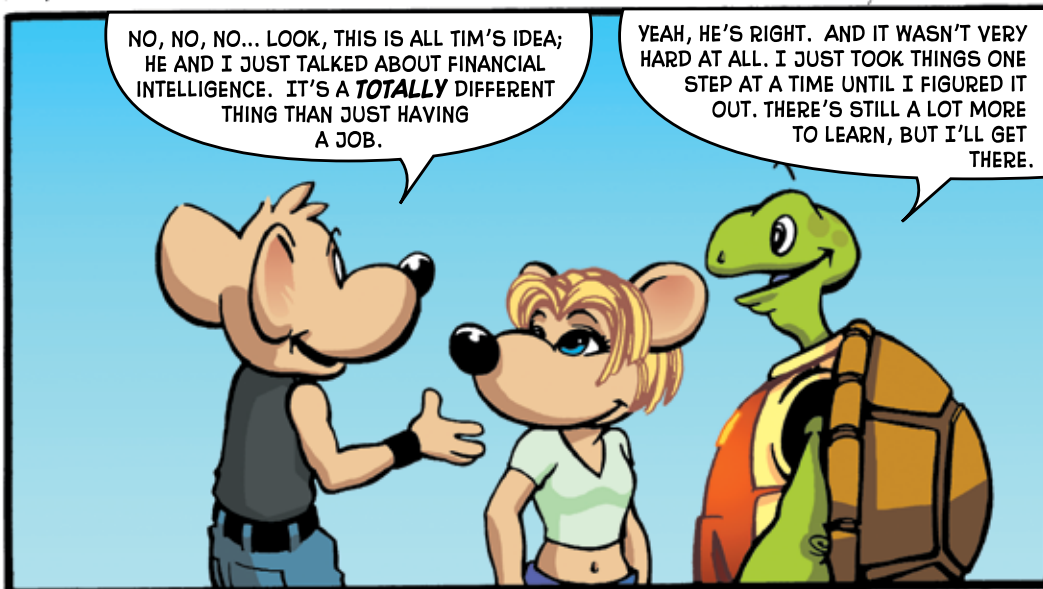


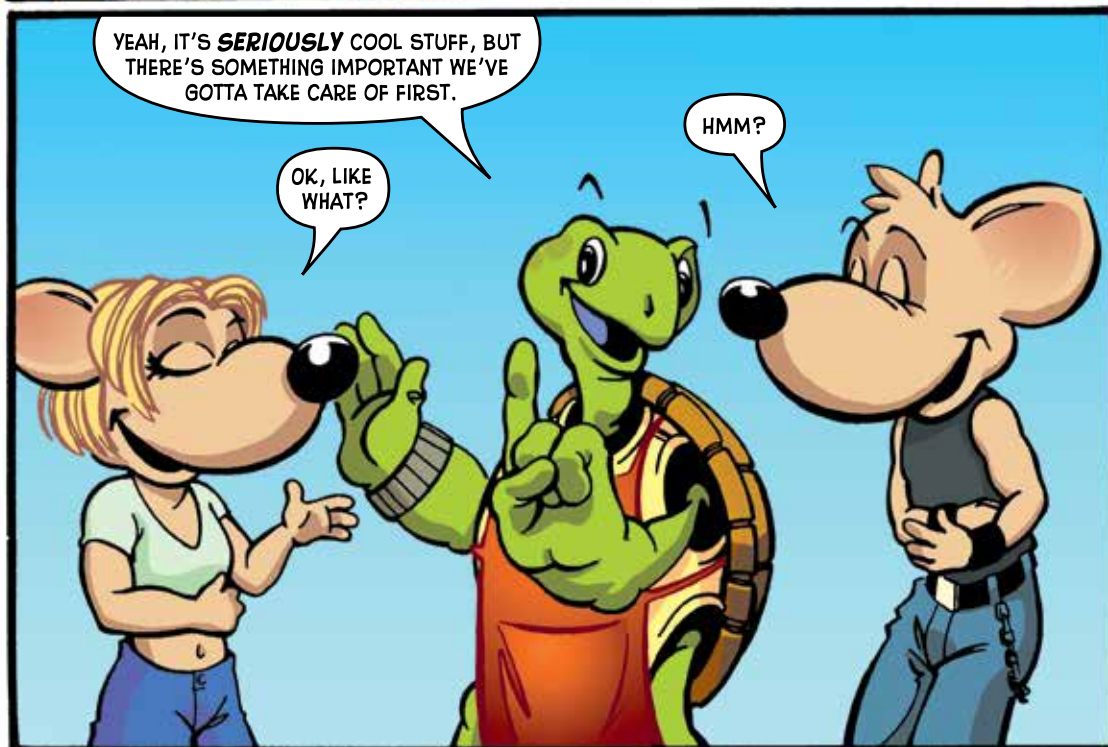
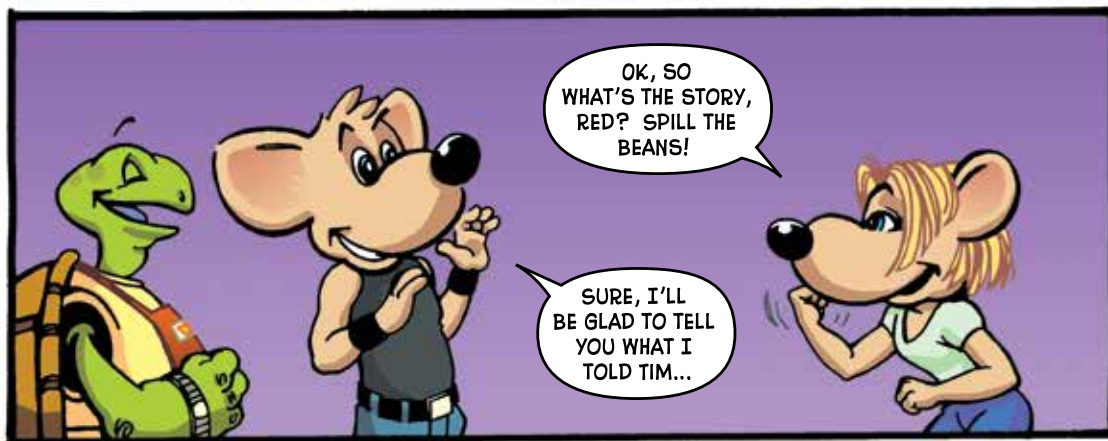
















About the Author

Robert Kiyosaki

Best known as the author of *Rich Dad Poor Dad*—the #1 personal finance book of all time—Robert Kiyosaki has challenged and changed the way tens of millions of people around the world think about money. He is an entrepreneur, educator, and investor who believes the world needs more entrepreneurs who will create jobs.

With perspectives on money and investing that often contradict conventional wisdom, Robert has earned an international reputation for straight talk, irreverence, and courage and has become a passionate and outspoken advocate for financial education.

Robert and Kim Kiyosaki are founders of The Rich Dad Company, a financial education company, and creators of the *CASHFLOW*® games. In 2013, the company will leverage the global success of the Rich Dad games in the launch of a new and breakthrough offering in mobile and online gaming.

Robert has been heralded as a visionary who has a gift for simplifying complex concepts—ideas related to money, investing, finance, and economics—and has shared his personal journey to financial freedom in ways that resonate with audiences of all ages and backgrounds. His core principles and messages—like “your house is not an asset” and “invest for cash flow” and “savers are losers”—have ignited a firestorm of criticism and ridicule... only to have played out on the world economic stage over the past decade in ways that were both unsettling and prophetic.

His point of view is that “old” advice—go to college, get a good job, save money, get out of debt, invest for the long term, and diversify—has become obsolete advice in today’s fast-paced Information Age. His Rich Dad philosophies and messages challenge the status quo. His teachings encourage people to become financially educated and to take an active role in investing for their future.

The author of 19 books, including the international blockbuster *Rich Dad Poor Dad*, Robert has been a featured guest with media outlets in every corner of the world—from CNN, the BBC, Fox News, Al Jazeera, GBTV and PBS, to *Larry King Live*, *Oprah*, *Peoples Daily*, *Sydney Morning Herald*, *The Doctors*, *Straits Times*, *Bloomberg*, *NPR*, *USA TODAY*, and hundreds of others—and his books have topped international bestsellers lists for more than a decade. He continues to teach and inspire audiences around the world.

His most recent books include *Unfair Advantage: What Schools Will Never Teach You About Money* and *Midas Touch*, the second book he has co-authored with Donald Trump. Robert’s newest book, *Why “A” Students Work for “C” Students*, will be released in April of 2013.

To learn more, visit RichDad.com



Play **CASHFLOW**®

Leading researchers say that we only retain 10% of what we read, but 90% of what we experience. *CASHFLOW* and *CASHFLOW for KIDS* games were created by Robert and Kim Kiyosaki, best-selling authors of *Rich Dad Poor Dad* and *Rich Woman*, to excite others about learning to invest in a fun, experiential way.

Rich Dad *CASHFLOW* games teach you how to achieve financial freedom by working for assets instead of money. You're never too young to learn how to get out of the Rat Race and onto the Fast Track by making money work for you.

Jump-start the financial success of your entire family! Learn the difference between an asset and a liability. Practice real-world investing with play money.

Now you can play the CASHFLOW game online for FREE!

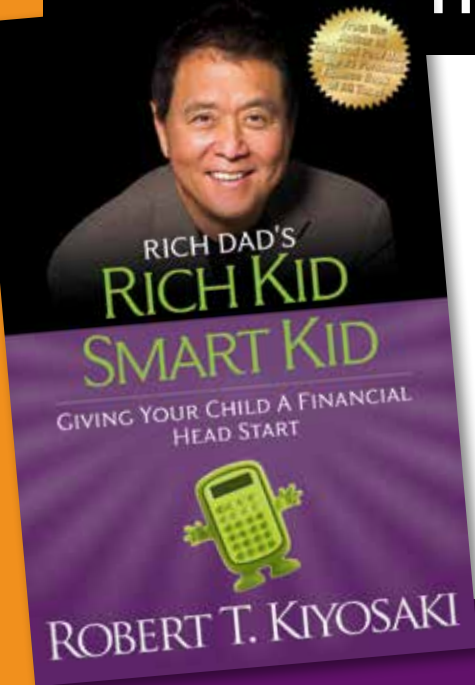
Like to play online with others from across the globe? Join the Rich Dad community at richdad.com to play the game for free. No software is required.

Prefer board games? Play the board game at home with your friends and kids.
Visit the Rich Dad store at richdad.com

Order your copy at ***richdad.com*** today!

RICH  DAD.

Start Your Child Off on the Right Financial Footing

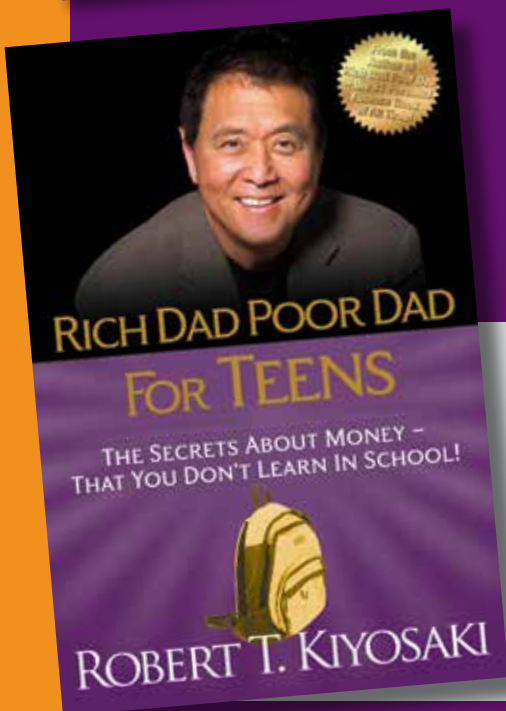


When was the last time your child came home from school talking about what they learned about money? Chances are that your answer is—never.

These two books, ***Rich Dad's Rich Kid Smart Kid*** and ***Rich Dad Poor Dad for Teens***, introduce parents and teens to the financial world, filling the gap in their education, giving them the right context in which to view money, and placing them on the right financial footing for a secure future.

They will learn:

- How money works
- The difference between assets and liabilities
- To think like an entrepreneur
- How to make wise financial choices
- How to jump-start financial success



Take the first step to ensure your child has a secure financial future with ***Rich Dad's Rich Kid Smart Kid*** and ***Rich Dad Poor Dad for Teens***.

If you are concerned about your child's financial future, you can't afford to pass over these essential books!

Order your copies at ***richdad.com*** today!

RICH  DAD®

**A Wall Street Journal Bestseller,
Rich Dad's CASHFLOW Quadrant**

DON'T LIVE PAYCHECK TO PAYCHECK

In *Rich Dad's CASHFLOW Quadrant*, the sequel to Robert Kiyosaki's #1 personal-finance book of all time, *Rich Dad Poor Dad*, you will learn how the role you play in the world of money affects your ability to become financially free. Learn how you can move from being an employee or self-employed to capture the power of being a business owner and investor.

**These are the
four quadrants
of people who
make up the world
of business**

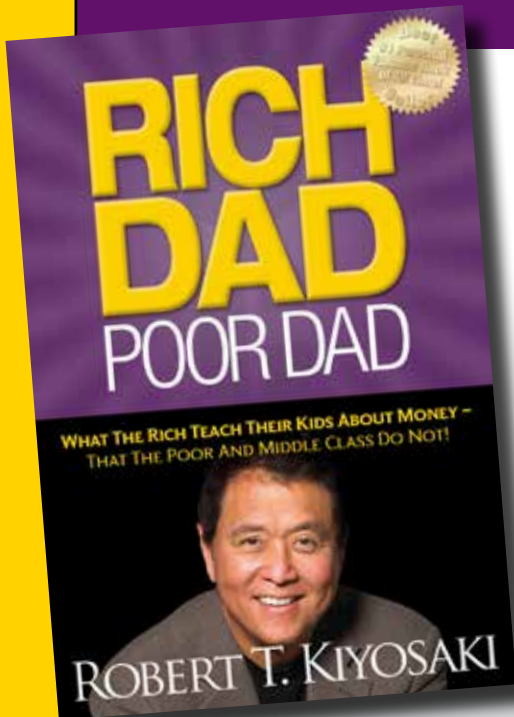


***Rich Dad's CASHFLOW Quadrant* is the perfect guide to getting out of
the Rat Race and onto the Fast Track.**

Order your copy at ***richdad.com*** today!

RICH  DAD.

Read the Book That Started It All



Rich Dad Poor Dad: What the Rich Teach Their Kids about Money—That the Poor and Middle Class Do Not!

Robert Kiyosaki has challenged and changed the way tens of millions of people around the world think about money. With perspectives that often contradict conventional wisdom, Robert has earned a reputation for straight talk, irreverence, and courage. He is regarded worldwide as a passionate advocate for financial education.

***Rich Dad Poor Dad* will...**

- Explode the myth that you need to earn a high income to become rich
- Challenge the belief that your house is an asset
- Show parents why they can't rely on the school system to teach their kids about money
- Define once and for all an asset and a liability
- Teach you what to teach your kids about money for their future financial success

***Rich Dad Poor Dad* — The #1 Personal Finance Book of All Time!**



Order your copy at ***richdad.com*** today!

RICH  DAD.

Rich Dad's Wisdom: The Power of Words

***To improve your brain's financial power, improve your financial vocabulary.
Words are fuel for your brain!***

If you improve your financial vocabulary, you will become richer and richer. The good news is that words are free. It does not take money to make money.

Here is an example of the power of words:



Asset - Anything that puts money into your pocket whether or not you work.



Liability - Anything that takes money out of your pocket.

Expand your vocabulary by learning the financial terms in the glossary on the Rich Dad website (richdad.com) or get a dictionary of financial terms. As you look up financial words on a regular basis (or look up the definition of a term you hear but do not understand), you may find yourself becoming richer and richer.

Are you learning about money in school? Probably not!

HOW CAN YOU TEACH
KIDS ABOUT **MONEY**?

GIVE THEM A **COMIC BOOK**
AND MAKE LEARNING **FUN!**



"When I was just nine years old, I began learning how to become rich by playing the game of Monopoly®. If I'd just been lectured to about money management, financial responsibility, and investing, I doubt I would have listened and I doubt I would have achieved financial freedom early in life. Instead, I might be stuck in the Rat Race working hard, deeply in debt, and worried about keeping my job or having enough money for my retirement. But because I enjoyed learning when I was young, I wanted to learn more. I was on the road to financial intelligence."

— Robert Kiyosaki, author of *Rich Dad Poor Dad*

You're never too young to start! In *Escape the Rat Race*, you'll find out:

- How "working to learn, not to earn" paves the way to money-making opportunities!
- The basics of making money by creating assets!
- How to make money work hard for you, so that you don't have to work so hard for money!

From the author of *Rich Dad Poor Dad*—the #1 *New York Times*, *Wall Street Journal*, *Business Week*, and *USA TODAY* bestseller

RICH DAD.

www.richdad.com



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